

# MISSOC 2003

Mutual information system on social protection

Social protection in the Member States of the European Union,  
of the European Economic Area and in Switzerland  
Situation on 1 January 2003

Employment & social affairs



European Commission

Social security & social integration

MISSOC - Social protection in the Member States of the European Union,  
of the European Economic Area and in Switzerland

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**MISSOC 2003**



# **MISSOC**

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**European Commission**

Directorate-General for Employment and Social Affairs  
Unit E.2

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## INTRODUCTION

The mutual information system on social protection MISSOC, created by the European Commission, Directorate-General for Employment and Social Affairs presents its annual publication once again in an extended way: In 2000 the three States of the European Economic Area, Iceland, Liechtenstein and Norway, joined the mutual information system, and since 2003 Switzerland also participates in MISSOC. For the first time the present edition covers all Member States of the European Union and the European Free Trade Association and provides information on the situation of social protection systems on the 1 January 2003 for a total of nineteen European states.

MISSOC is based on the information provided by the representatives of the ministries and authorities responsible for social protection in the Member States of the European Union and of the European Free Trade Association, closely co-operating on a regular basis within MISSOC. At the stage of printing this publication the following representatives of the participating states are part of the network:

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In comparison to the last print version of the Comparative Tables (1 January 2003) the publication's structure has practically remained unchanged. As before the organisation of the social protection schemes is dealt with first. A flowchart depicts the structure of each state and is complemented by a short description. The following part presented in form of comparative ta-

bles consists of the description of the regulation in force on 1 January 2003 and provides information on the central areas of social protection in the 19 states of the European Union and the European Free Trade Association. This part is introduced by a survey of different aspects concerning the financing of social protection. Table I was completely revised to facilitate comparison of the data. Tables II to X deal with basic benefits covering the risks listed in the ILO Convention No. 102: cash benefits and benefits in kind in the event of illness, maternity and invalidity, benefits for the elderly and for surviving dependants, benefits in the event of employment injuries or occupational illnesses, family allowances and unemployment benefits. In addition, table XI describes the existing regulations on the guaranteed minimum level of resources in the social protection systems and table XII provides information on the coverage of the risk of long-term care. The annex includes a brief overview of the social protection of the self-employed.

The topics dealt with in the tables were agreed upon jointly by the European Commission and the MISSOC representatives of the member states. The selection was made solely for the means of the community information system and has no direct link with regulation (EEC) No. 1408/71.

Like its predecessors this edition cannot claim to provide a complete survey. The aim is not to present every benefit in detail, but to demonstrate the main features of legislation in individual countries and to facilitate quick comparison. The most important concepts come with their designation in the original language. This facilitates an in-depth research for those readers who want to examine some questions in detail. The information contained in the comparative tables generally refers to the situation as of 1 January 2003.

In the interest of comparability, all benefit amounts are both given in the respective national currencies and in Euro for those participating states that are not part of the Euro zone. The official exchange rates of 2 January 2003 are applied. 1 Euro thus equals:

Denmark	7.4272	DKK
Iceland	84.64	ISK
Liechtenstein	1.4528	CHF
Norway	7.267	NOK
Sweden	9.127	SEK
Switzerland	1.4528	CHF
United Kingdom	0.652	GBP

*MISSOC secretariat*



# **Organisation of social protection**

**Charts and descriptions**

**Situation on 1 January 2003**

## Belgium

In proper terms social security is a national affair which is subject to the competence of the Ministry in charge of social affairs and pensions (with the exception of the field of "unemployment" which is subject to the competence of the Ministry of Employment).

The National Social Security Office (*Office nationale de Sécurité sociale*) is an institution of public interest which has the task to collect contributions (with the exception of employment injuries) and to allocate the funds between the central institutions responsible for the administration of the different branches of social security.

A Management Committee which is composed of an equal number of representatives of the employers and employees, appointed by the King, runs this office and these institutions with equal representation. In some cases these are also representatives of organisations that are interested or involved in a special insurance branch; this applies above all for family benefits and health care.

The Committee is presided by an independent person, frequently a member of Parliament, or a highrank official.

The Committee has a self-administration in the sense that it can take decisions as regards administration. However, policies, legislation and general regulations are in principle the task of Parliament, the King or the competent ministry.

An important detail consists in the fact that the competent minister normally has to consult the Committee in the case when drafts for a law or regulations are on the agenda which concern the activities of the Fund.

The competent minister presides the Committee via a Commissioner of the Government who has to be vigilant that the

decisions of the Committee are not contrary to the general rules and the general interest. If this were the case the minister could annul the decision questioned.

### **Sickness, maternity, invalidity**

The field of sickness, maternity and invalidity is run by the National Institute for Sickness and Invalidity Insurance (*Institut national d'assurance maladie-invalidité, INAMI*), which above all distributes the financial resources between the different insurance funds responsible for the benefits (mutual insurance companies, which are affiliated to one of the five national associations of recognised mutual insurance companies, regional offices of the Auxiliary Sickness and Invalidity Fund or the Health Care Fund of the Belgium National Railway Company). The choice of insurance fund is free with the exception of the employees of the Belgium National Railway Company.

### **Old-age and survivors**

The field of old-age and survivors' pensions is run by the National Pension Office (*Office nationale des pensions*), which is in charge of the assessment and payment of pensions. The application for a pension will be made via the local administration of the town in which the applicant is resident.

### **Employment injuries and occupational diseases**

*Employment injuries*: the employers have to insure the risks of accidents at work with a registered insurance fund or a communal insurance fund to the benefit of their staff. This field is run by the Employment Injuries Fund, whose task is above all to grant benefits in the form of damages if the employer does not meet his obligations.

*Occupational diseases*: the Occupational Diseases Fund has the monopoly on occupational diseases insurance. This fund also implements the legal regulations in the field of prevention.

### **Family benefits**

The implementation of legislation is carried out on the one hand by the National Family Benefits Offices for Employees (*Office nationale d'allocations familiales pour travailleurs salariés*) and the special Compensation Funds for Family Benefits and on the other hand by the independent Compensation Funds. The main tasks of the National Office are: to distribute the financial resources between the different compensation funds and to guarantee the role of a compensation fund for the employers insured with the Office. Furthermore the Office has been allocated the supervision of the compensation funds. For some occupations special funds have been created (public funds), which the corresponding employers should join. The independent Compensation Funds are institutions which have been founded upon the employers' initiative and approved of by the King; they are only responsible for the granting of statutorily provided benefits.

### **Unemployment**

The field of unemployment is run by the National Employment Office (*Office nationale de l'emploi*) and its regional units, which will decide on the concerned person's entitlement. The payment of benefits is made by the registered trade union organisation of which the employee is member or by the Auxiliary Fund for Payment of Unemployment Benefit that has received the application.

### **Social assistance**

The field of social assistance falls within the scope of the Ministry for Social Integration. The minimum amount for subsistence will be granted by the competent Public Social Assistance Centre (*Centre public d'aide sociale*).

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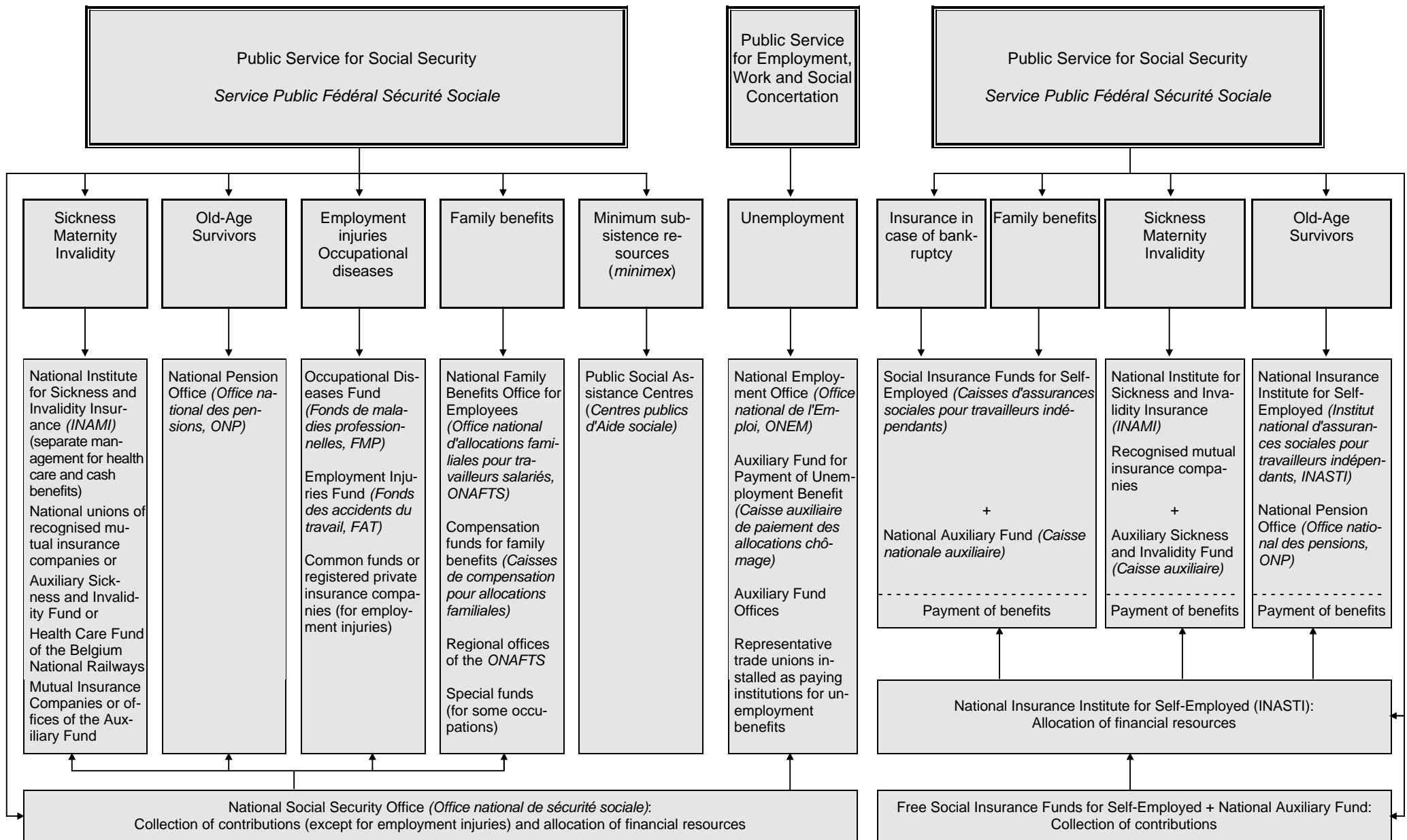
OFFICE NATIONAL DES PENSIONS  
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OFFICE NATIONAL  
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## Denmark

### Pension Schemes

All Danish citizens resident in Denmark are entitled to different categories of early retirement pensions (invalidity pensions), at the age of 65 (67 for those born before July 1<sup>st</sup>, 1939) they are entitled to an old-age pension. The pensions are calculated on the basis of the years in which the person concerned was resident in Denmark. This pension system (the social pensions) is run by the local authorities. The Ministry of Social Affairs and Equal Rights (*Social- og ligestillingsministeriet*) supervises the implementation of the legislation, however, it does not have the right to interfere in individual cases.

The system of the supplementary pensions (*Arbejdsmarkedets Tillægspension, ATP*) grants those employees, who work at least 9 hours per week, a supplement in addition to the social pension. The employees receive the supplementary pension at the age of 67. The system of the supplementary pension *ATP* also includes a widower's pension and a widow's pension and a survivors' pension for children. The *ATP* supplementary pension system is managed by a central body and falls within the scope of the Ministry for Employment (*Beskæftigelsesministeriet*).

The *SP*, another additional scheme, is a special pension scheme plan. It is a compulsory plan gathering the contributions of all employees and self-employed and it is managed by the *ATP* institution.

The unemployment insurance partial pension and early retirement schemes are transitional systems in between the working life and retirement. They are respectively managed by the Ministry of Social Affairs and Equal Rights and the Ministry for Employment.

### Sickness Insurance

The sickness insurance which provides for the whole population is run and financed by the local administrations. The Ministry of Home Affairs and Health is in charge of the insurance. All citizens of Denmark have sickness insurance. The cash benefits in the case of sickness and maternity are paid by the local authorities (within the scope of the Ministry for Employment).

### Family benefits

The general family benefits and the various other family allowances are administered by the local authorities (within the scope of the Ministry for Taxes, *Skatteministeriet*, and the Ministry of Social Affairs and Equal Rights).

### Unemployment Insurance

Unemployment insurance is voluntary. The unemployment insurances are distributed according to the various branches; two insurances are reserved for the self-employed. The insured and the employers pay contributions into the insurances. These contributions and the contributions, which the employees and the self-employed pay into the Labour Market Fund cover the State share for the expenses related to the unemployment insurance including early retirement. The Ministry for Employment is in charge of the unemployment insurance.

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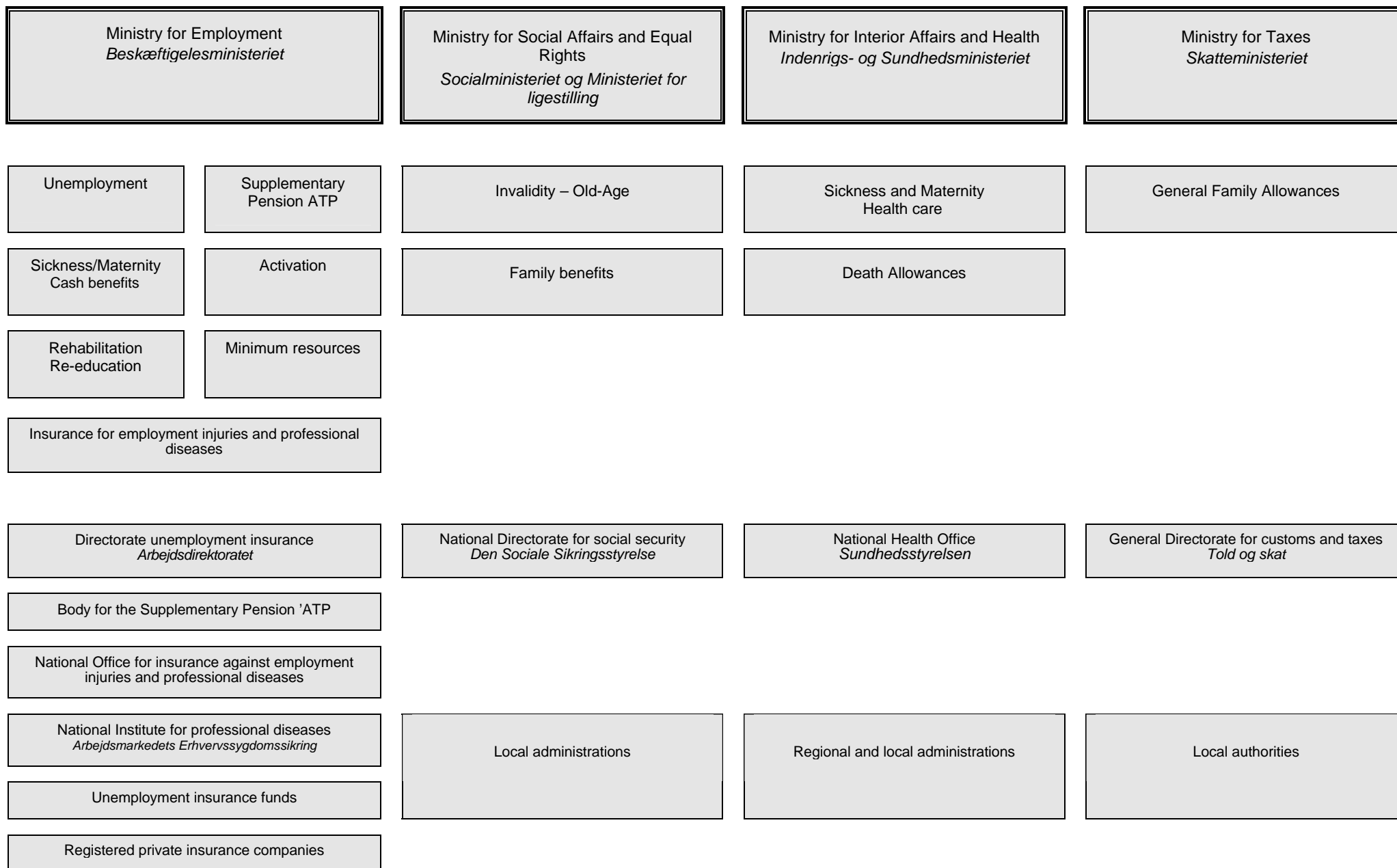
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## Germany

The following five branches of social insurance exist in Germany:

- **Statutory Pension Insurance**

The statutory pension insurance is divided into the pension insurance for white-collar workers, the pension insurance for manual workers, and the pension insurance for miners (mining industry). The following organisations are the competent insurance funds: the Federal Insurance Institution for White-Collar Workers (*Bundesversicherungsanstalt für Angestellte*) for white-collar employees, the insurance institutions of the *Länder* (*Landesversicherungsanstalten*) for manual workers, the Railways' Insurance Institution (*Bahnversicherungsanstalt*) for the manual workers of the German Railway, the Seamen's Fund (*Seekasse*) for seamen, and the Federal Insurance Institution (*Bundesknappschaft*) for Miners.

- **Statutory Sickness Insurance**

The statutory sickness insurance is in the hands of roughly 540 insurance funds, some of which operate regionally (local funds, *Ortskrankenkassen*) and some of which operate at a national level (e.g. most of the substitute funds, *Ersatzkassen*). These funds are open to all members regardless of occupation or employment in a company. (Exceptions are occupational funds such as the *Bundesknappschaft* for miners, the *Seekrankenkasse* for seamen, and the *landwirtschaftliche Krankenkassen* for farmers. Apart from a few special categories (e.g. civil servants, judges, soldiers) all employees are subject to compulsory insurance, unless the remuneration is above the annual assessment ceiling. For minor employment, special rules are applied. The sickness insurance funds administer the collection of the overall social insurance contributions for all branches.

- **Statutory Long-term Care Insurance**

On 1 January 1995 statutory long-term care insurance (*Pflegeversicherung*) was introduced in order to cover the risk of need for long-term care. Since 1 January 1995 each statutory sickness insurance fund has established a long-term care insurance fund which is responsible for granting benefits to beneficiaries who are in need of long-term care. All persons who are members of a statutory sickness insurance fund are covered against the risk of need for long-term care in the same fund. Persons with private sickness insurance coverage must correspondingly conclude a private long-term care insurance contract.

- **Statutory Accident Insurance**

The relevant organisations are the insurance funds of the professional corporations (*Berufsgenossenschaften*) and the insurance funds at the federal and *Länder* level for manual and white-collar workers of the public service.

The following categories of persons are covered: employees, certain self-employed persons, pupils and students, children in kindergartens, persons undergoing rehabilitation and certain other persons.

- **Unemployment Insurance**

Unemployment insurance is implemented by the Federal Labour Institution. It is divided into the main office, the labour offices of the *Länder*, and the local labour offices.

All employees are covered (manual workers, white-collar workers, trainees including young disabled persons).

### Self-administration

The individual branches of social insurance are self-governed by representative's meetings and board meetings or administrative boards which consist of the same number of representatives of the employers and the persons insured. In the field of unemployment insurance representatives of

the public sector are included as a third party. The self-administration of substitute funds consists only of the representatives of the persons insured.

### Supervision

As regards supervision the Federal Ministry of Health and Social Security is responsible for the branches of (old-age and invalidity) pension, accident, sickness and long-term care insurance. The Federal Ministry of Economy and Labour is responsible for unemployment insurance. As regards the competence of the supervisory authorities it is decisive whether the insurance fund is a *Länder* or a federal institution.

An insurance fund qualifies as a Land institution when its responsibilities do not extend beyond its Land. Furthermore, a fund whose responsibilities touch over onto other *Länder*, but do not exceed three is also to be considered a Land institution, provided the *Länder* involved stipulate one supervising Land. In such a case, supervision falls under the responsibility of the highest social insurance administrative body at a *Länder* level, or the authority stipulated by the Land's legislation. This is also the case for associations at a *Länder* level. In all other cases, the insurance fund qualifies as a federal institution as for instance the federal insurance institution for (white-collar) employees (*Bundesversicherungsanstalt für Angestellte*) and the insurance for miners (*Bundesknappschaft*). Supervision falls under the responsibility of the federal insurance administration (*Bundesversicherungsamt*).

### Other benefits

Apart from the mentioned social insurance branches there are public social assistance, different family benefits, and housing benefit.

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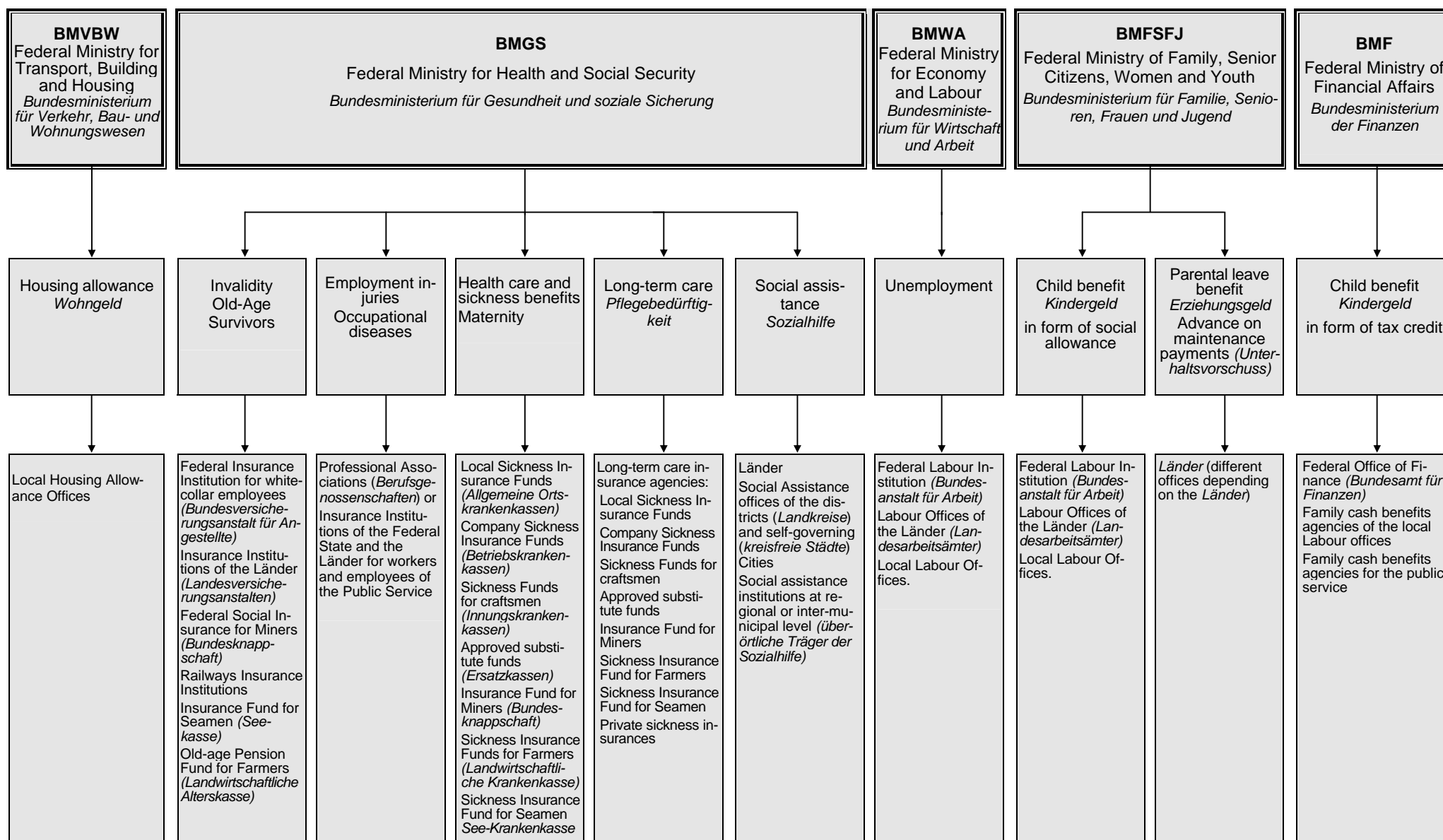
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Federal Insurance Administration (*Bundesversicherungsamt*): Supervisory body for insurance funds exceeding more than 3 Länder; in other cases supervision by the Labour Ministries of the Länder or by appointed institutions.

## Greece

The Greek Constitution of 1975, revised in 1986, established the principle of the "Social State" by means of provisions guaranteeing to a large extent social protection. In particular, Article 224 concerning social security stipulates the obligation of the State to provide social security for workers.

In Greece the prerequisite for being directly covered by social security is to be working. The affiliation to a scheme depends on the nature and the type of work performed.

The social security system in Greece is based on two pillars: the basic protection and the supplementary protection (called "auxiliary" in Greece). It comprises a great number of insurance funds and a large variety of schemes.

- The main insurance institution is the Institute for Social Insurance (IKA) of which the greater majority of salaried workers and other categories of assimilated employees are members. The IKA scheme is the "general Greek scheme for the insurance of salaried workers". Apart from the IKA scheme there are special schemes for salaried workers, (occupational funds) to which certain categories coming from the civilian population are affiliated, e.g. the insurance fund for employees of the public electricity company.
- Farmers are members of the insurance scheme for agricultural employees (OGA - Agricultural Insurance Organisation).
- As regards the social security of self-employed persons, there are special funds for persons belonging to certain socio-professional categories (e.g. lawyers, the medical professions, persons engaged in a business, craftsmen, civil engineers, etc.). The main fund for the self-employed is the OAEE (Insurance Body for the self-employed) for craftsmen, businessmen and drivers.

Each insurance institution is subject to a different legislation. In some cases the benefits, the conditions for granting these benefits and the corresponding formalities differ from one institution to the other.

The IKA scheme covers the risks of sickness, maternity, old-age, invalidity and death.

The OAED (Office for Employment and Manpower) is a special institution in charge of the risk of unemployment; it is also in charge of family benefits; however, it is the IKA which collects the contributions for the OAED.

The majority of the social security institutions is under the authority and supervision of the Ministry of Labour and Social Security. A small number of social security institutions are subordinate to and supervised by other ministries.

The public authorities intervene against possible fraud in order to preserve the general interest and see to the correct application of legislation and provisions by the social security organisations (Insurance Funds).

These institutions are administered by the administrative boards in which the representatives of the insured, the pensioners, the employers and the State participate.

## Important addresses

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15231 ΑΘΗΝΑ

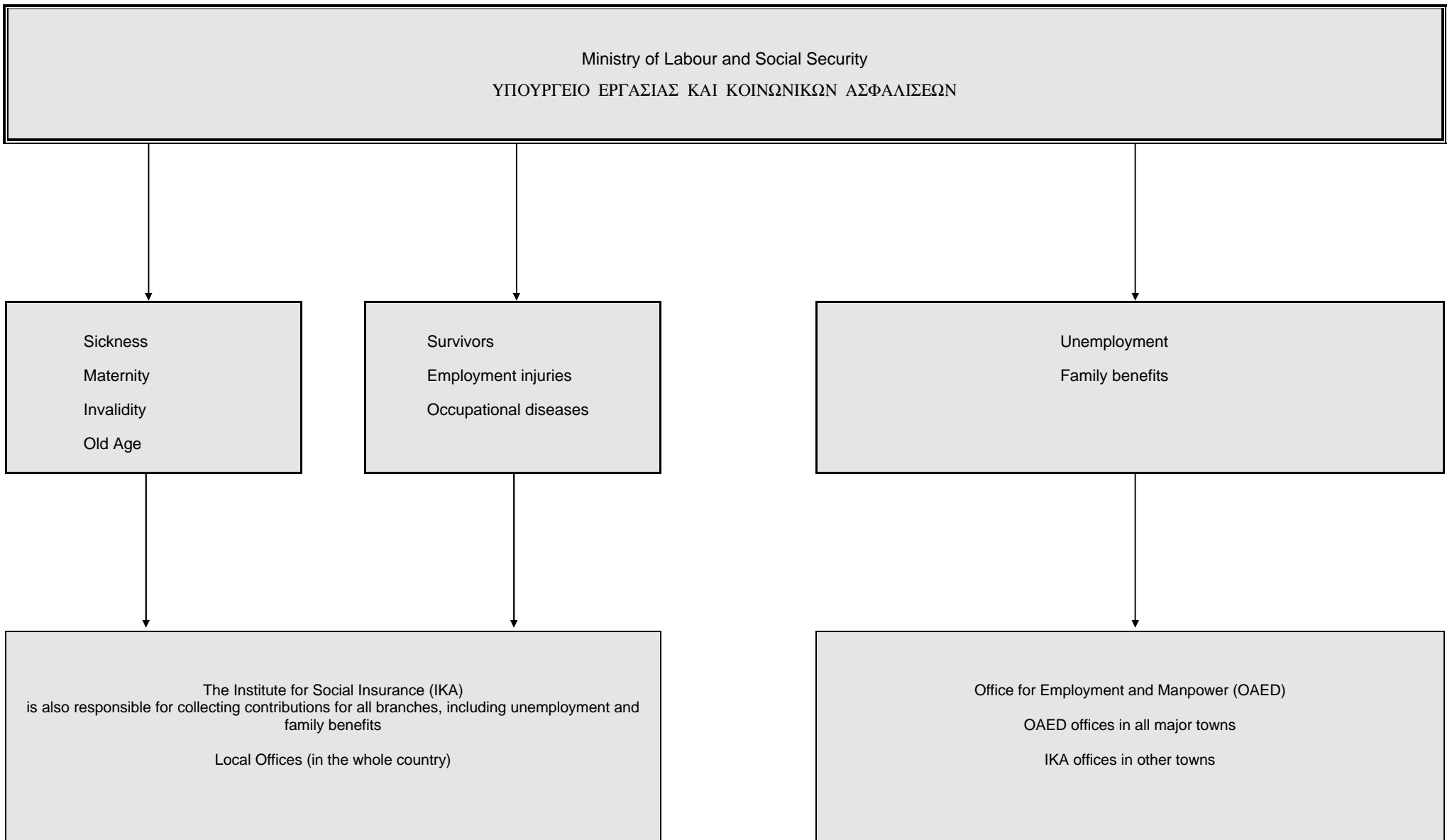
INSTITUTE FOR SOCIAL  
INSURANCES (I.K.A.)  
Directorate for International Relations  
Kifissias Street 178-Chalandri  
EL-15231 Athens C.P.

ΟΡΓΑΝΙΣΜΟΣ ΓΕΩΡΓΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ  
ΤΜΗΜΑ ΕΟΚ ΔΙΕΘΝΕΙΣ  
ΣΧΕΣΕΙΣ  
ΠΑΤΗΣΙΩΝ 30  
10170 ΑΘΗΝΑ

ORGANISATION FOR AGRICULTURAL  
INSURANCES (O.G.A.)  
International Relations  
Patission Street 30  
EL-10170 Athens C.P.

ΟΡΓΑΝΙΣΜΟΣ ΑΠΑΣΧΟΛΗΣΕΩΣ  
ΕΡΓΑΤΙΚΟΥ ΔΥΝΑΜΙΚΟΥ  
ΔΙΕΥΘΥΝΣΗ ΑΣΦΑΛΙΣΗΣ  
ΕΘΝΙΚΗΣ ΑΝΤΙΣΤΑΣΗΣ 8  
17342 ΑΝΩ ΚΑΛΑΜΑΚΙ

OFFICE FOR EMPLOYMENT AND  
MANPOWER (O.A.E.D.)  
Directorate Insurance  
Ethnikis Antistassis Street 8  
EL-17342 Ano Kalamaki C.P.



## Spain

The contribution-related statutory social insurance for employees has been designed in such a way that there are a general scheme (employees in industry and in the service sector) and special schemes for the workers of other sectors of production (farmers, self-employed, miners, sailors and fishermen and domestic servants). The following bodies run these schemes:

- The National Social Security Office (*Instituto Nacional de la Seguridad Social, INSS*), which manages the cash benefits, i.e. old-age pensions, permanent invalidity, widower's and widow's pensions, orphans' pensions, pensions for family members, cash benefits in the case of temporary incapacity for work, maternity, risk during pregnancy, family benefits and other allowances and benefits.
- The National Institute for Health Management (*Instituto Nacional de Gestión Sanitaria, INGESA*), body for cooperation among the State and the Autonomous Communities, dependent on the Ministry of Health and Consumption, whose purpose is promoting health care coherence within the National Health System, as competence on health care has been transferred to every Autonomous Community, except in the autonomous cities of Ceuta and Melilla.
- The National Employment Office (*Instituto Nacional de Empleo, INEM*) which manages the unemployment benefits.
- The Migration and Social Services Office (*Instituto de Migraciones y Servicios Sociales, IMSERSO*), which determines additional social services and administers at the same time social assistance allowances and non-contributory benefits. The *IMSERSO* is also in charge of assistance with internal migrations, the promotion,

and social integration of the migrants, assistance to political asylum seekers, and the promotion and social integration of refugees. This competence can be attributed to the public bodies of the autonomous regions.

- The Navy's Social Office (*Instituto Social de la Marina, ISM*) which is in charge of the social protection of the employees of the merchant navy, the fishermen and in general of the employees in marine shipping.
- The General Social Security Revenue Office (*Tesorería General de la Seguridad Social, TGSS*), which is the only fund within the whole system entitled to collect contributions.

The above mentioned bodies are institutions under public law and act as legal entities. They are subordinate to public administration: The Ministry of Labour and Social Affairs is in charge of *INSS*, *INEM*, *IMSERSO*, *ISM* and *TGSS*; the Ministry of Health and Consumption is in charge of *INGESA*.

The employers' associations and the employees' organisations (trade unions) participate in the supervision of the administration via the National Council and the Councils of the Regions, where employers, workers and the representatives of the public administration are equally represented in a tripartite structure.

The public administration of the bodies mentioned can co-operate itself with the employers' associations (Mutual insurance associations for employment injuries and occupational diseases) and the companies. For such a co-operation the insurance funds have to meet the following requirements: a minimum of 50 employers and 30,000 employees have to participate. The companies, too, have to meet certain requirements for such a co-operation. The co-operation can also be carried out with

associations, foundations, public or private institutions, as soon as they have been authorized and registered in a public register.

## Important addresses

MINISTERIO DE TRABAJO  
Y ASUNTOS SOCIALES  
c/ Agustín de Bethencourt, 4  
E-28003 Madrid

MINISTERIO DE SANIDAD Y CONSUMO  
Paseo del Prado, 18  
E-28014 Madrid

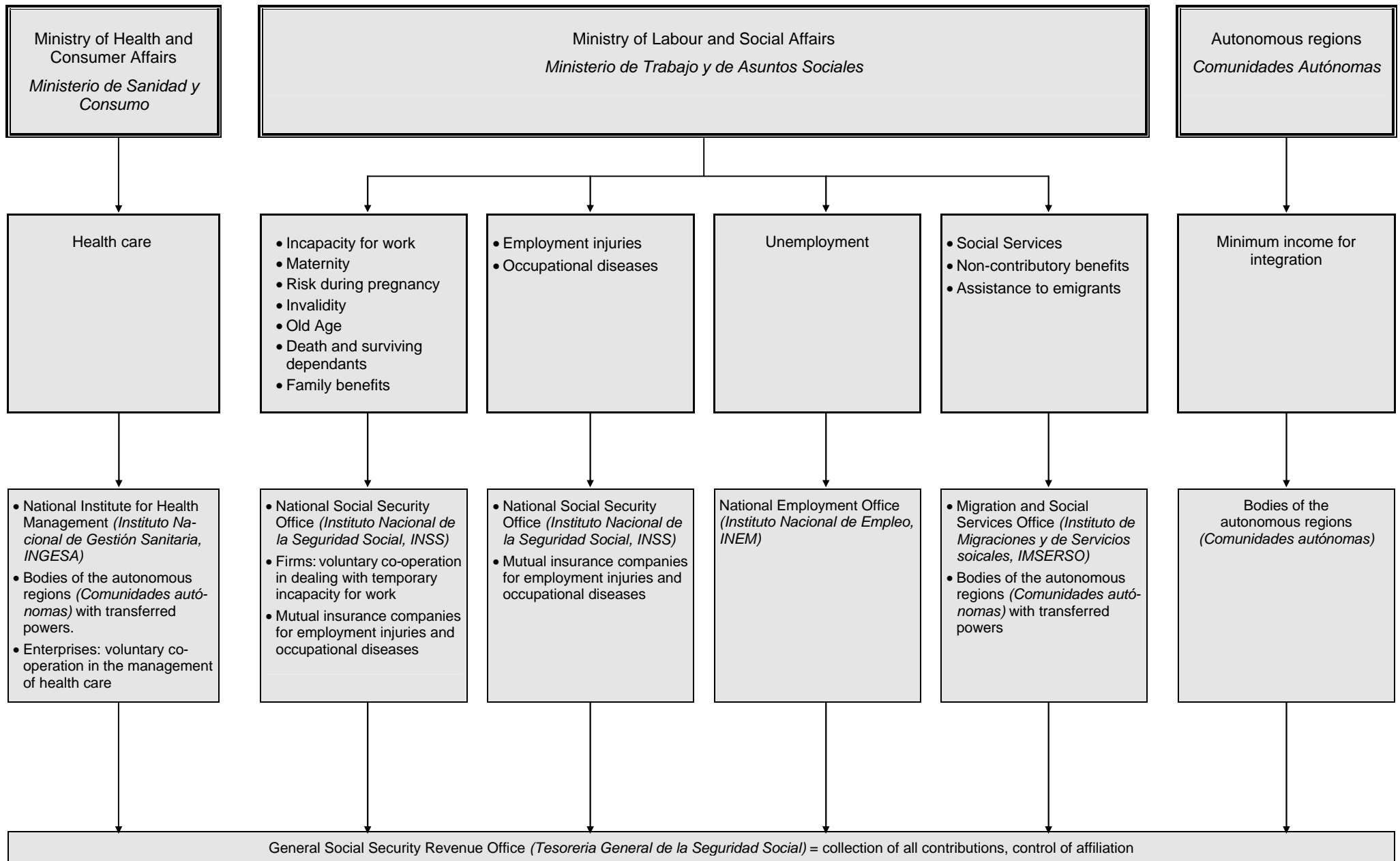
INSTITUTO NACIONAL  
DE LA SEGURIDAD SOCIAL  
c/ Padre Damián, 4  
E-28036 Madrid

INSTITUTO NACIONAL DE GESTIÓN  
SANITARIA  
c/ Alcalá, 56  
E-28014 Madrid

INSTITUTO DE MIGRACIONES  
Y DE SERVICIOS SOCIALES  
Avda. de la Ilustración s/n  
E-28071 Madrid

INSTITUTO NACIONAL DE EMPLEO  
c/ Condesa de Venadito, 9  
E-28027 Madrid

TESORERIA GENERAL  
DE LA SEGURIDAD SOCIAL  
Plaza de los Astros, 5 y 7  
E-28007 Madrid



## France

In France there are more than 100 schemes of variable importance which can be divided into four large groups:

- the general scheme which covers most of the employees as well as other categories of persons (students, recipients of certain benefits, simple residents) who have been included into the general scheme in the course of the years;
- the special schemes for employees of which some only include a few members. Some of them cover all risks, others, however, uniquely cover old-age with the general scheme providing coverage for the other risks;
- the agricultural scheme which includes two different administrative bodies for farmers and employees of the agricultural sector;
- the schemes for self-employed persons of the non-agricultural sector where pension insurance are administered by three autonomous schemes, each of which includes a national fund (craftsmen, persons engaged in a business or trade, members of the professions). The sickness insurance scheme itself is unique as regards all the types of non-agricultural independent occupations and consists of a variety of different bodies with a common national fund.

These different schemes - with the exception of the agricultural scheme are placed under the authority of the Ministries in charge of social security (Ministry of Social Affairs, Employment and Solidarity and Ministry for Health, Family Disabled Persons); the agricultural scheme is placed under the supervision of the Ministry in charge of agriculture.

At the regional level the supervision is assumed by the regional offices for health and social affairs (*Directions régionales*

*des affaires sanitaires et sociales, DRASS*) for non-agricultural workers and by the regional employment and social security offices for persons in the agricultural scheme. The general scheme is organised in four branches:

- the branch for sickness, maternity, invalidity and death
- the branch for employment injuries and occupational diseases
- the branch for old-age and widowhood
- the family branch.

The National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés, CNAM-TS*) is in charge of the first two branches. At local level and supervised by the *CNAMTS*, there are two other types of bodies which do not have any hierarchic connection. These are the regional Sickness Insurance funds and the primary Sickness Insurance funds.

The branch for old-age and widowhood is administered by the National Old-age Insurance Fund for Employees (*Caisse nationale d'assurance vieillesse des travailleurs salariés CNAVTS*) which has transferred certain tasks to the regional Sickness Insurance funds.

The family branch is administered by the National Family Benefits Fund (*Caisse nationale des allocations familiales*) which is the supervisory body of the family benefits funds.

The overall financing (99.90 per cent) of family benefits is practically guaranteed by the general scheme.

At the local level the collection of contributions is carried out by the union for the collection of social insurance and family benefit contributions (*unions de recouvrement des cotisations de sécurité sociale et d'allocations familiales URSSAF*) which is subordinate to the Central Office of the Social Security Organisations (*Agence Cen-*

*trale des Organismes de Sécurité Sociale, ACOSS*). The *ACOSS* has the task to follow the finances of each branch as regards planning and implementation. The administrative boards of the national funds are in charge of the new investment of potential surplus.

The traditional scheme of unemployment insurance - following an agreement of 31 December 1958 and agreed upon by the public authorities - is administered by parity organisations, namely by the Associations for Employment in Industry and Commerce (*associations pour l'emploi dans l'industrie et le commerce, ASSEDIC*) with the National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce, UNEDIC*) at the national level.

Apart from the basic old-age pension insurance there are compulsory supplementary pension schemes administered by parity organisations (*ARRCO, AGIRC*).

Finally, collective guarantees in addition to the existing ones can legally be agreed upon either by collective agreement or collective arrangements following the ratification of a draft arrangement, proposed by the company's owner, by the majority of the interested parties or following the unilateral decision of the company's owner.

### Important addresses

MINISTERE DES AFFAIRES SOCIALES, DU TRAVAIL ET DE LA SOLIDARITE

MINISTERE DE LA SANTE, DE LA FAMILLE ET DES PERSONNES HANDICAPEES  
DIRECTION DE LA SECURITE SOCIALE  
8, avenue de Ségur  
F-75350 Paris 07 SP

MINISTERE DES AFFAIRES SOCIALES, DU TRAVAIL ET DE LA SOLIDARITE  
DIRECTION GENERALE DE L'ACTION SOCIALE  
7, place des Cinq Martyrs du Lycée Buffon  
F-75507 Paris Cedex 15

MINISTERE DES AFFAIRES SOCIALES, DU TRAVAIL ET DE LA SOLIDARITE  
DELEGATION GENERALE A L'EMPLOI ET A LA FORMATION PROFESSIONNELLE  
7, square Max-Hymans  
75015 PARIS

MINISTÈRE DE L'AGRICULTURE, DE L'ALIMENTATION DE LA PÊCHE ET DES AFFAIRES RURALES  
DIRECTION DES EXPLOITATIONS, DE LA POLITIQUE SOCIALE ET DE L'EMPLOI  
78, rue de Varenne  
F-75349 PARIS 07 SP

ACOSS  
Agence Centrale des Organismes de Sécurité Sociale  
67, boulevard Richard Lenoir  
F-75536 Paris Cedex

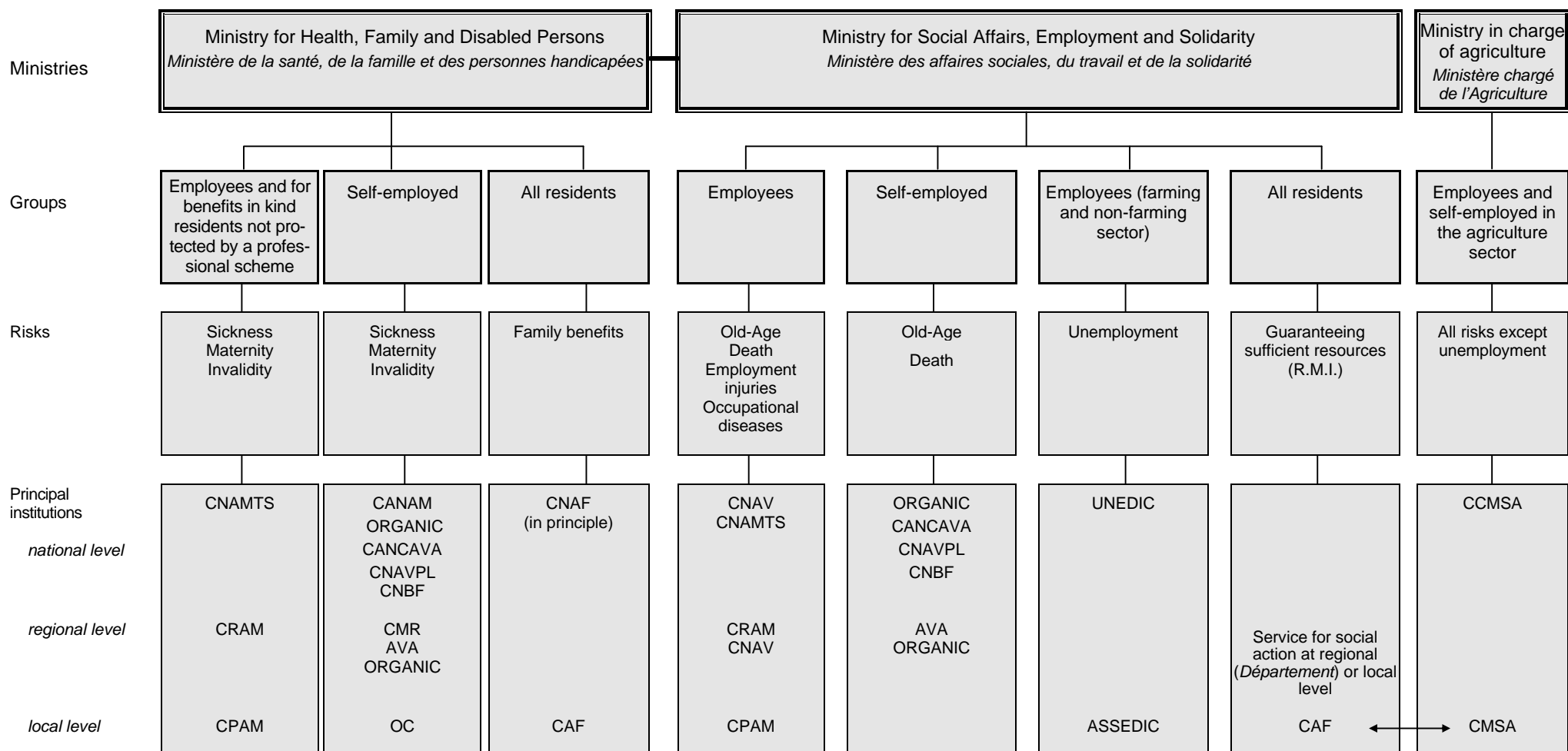
CNAMTS  
Caisse Nationale de l'Assurance Maladie des Travailleurs Salariés  
66, avenue du Maine  
F-75694 Paris Cedex

CNAVTS  
Caisse Nationale d'Assurance Vieillesse  
110, avenue de Flandre  
F-75951 Paris Cedex 19

CNAF  
Caisse Nationale des Allocations Familiales  
23, rue Daviel  
F-75654 Paris Cedex 13

UNEDIC  
Union Nationale Interprofessionnelle pour l'Emploi dans l'Industrie et le Commerce  
80, rue de Reuilly  
F-75012 Paris

CCMSA  
Caisse Centrale de la Mutualité Sociale Agricole  
Les Mercuriales  
40, rue Jean Jaurès  
F-93547 BAGNOLET Cedex



**AVA:** Old-Age Insurance for Craftsmen (*Assurance vieillesse des artisans*); **ASSEDIC:** Association for Employment in Industry and Commerce (*Association pour l'emploi dans l'industrie et le commerce*); **CAF:** Family Benefits Fund (*Caisse d'allocations familiales*); **CANAM:** National Sickness and Maternity Insurance Fund for Non-Salaried Workers (*Caisse nationale d'assurance maladie et maternité des travailleurs non salariés*); **CANCAVA:** National Autonomous Compensation Fund for Old-Age Insurance of Crafts Sector (*Caisse autonome nationale de compensation de l'assurance vieillesse artisanale*); **CCMSA:** Central Mutual Insurance Fund for Farmers (*Caisse centrale de mutualité sociale agricole*); **CMSA:** Mutual Insurance Fund for Farmers (*Caisse de mutualité sociale agricole*); **CMR:** Regional Sickness Fund (*Caisse maladie régionale*); **CNAF:** National Family Benefits Fund (*Caisse nationale d'allocations familiales*); **CNAMTS:** National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés*); **CNAV:** National Old-Age Insurance Fund (*Caisse nationale d'assurance vieillesse*); **CNAVPL:** National Old-Age Insurance Fund for the liberal professions (*Caisse nationale d'assurance vieillesse des professions libérales*); **CNBF:** National Fund of the French Bar Council (*Caisse nationale des barreaux français*); **CPAM:** Primary Sickness Insurance Fund (*Caisse primaire d'assurance maladie*); **CRAM:** Regional Sickness Insurance Fund (*Caisse régionale d'assurance maladie*); **OC:** Agency under contract (*Organisme conventionné*); **ORGANIC:** National Fund of the Insurance Scheme (Old-Age-Invalidity-Death) for Non-Salaried Workers in Industry and Commerce (*Caisse nationale du régime d'assurance vieillesse-invalidité-décès des non-salariés de l'industrie et du commerce*); **UNEDIC:** National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce*). The **URSSAF** (Union for the Collection of Social Insurance and Family Benefit Contributions, *Union pour le recouvrement des cotisations de sécurité sociale et d'allocations familiales*) assumes collection of social security contributions for the general scheme for employees and for all risks. The **OC** is responsible for the collection of contributions for health risks of non-salaried workers of the non-agricultural sector, and the **AVA**, **ORGANIC** or sections of self-employed occupations for the old age and invalidity branch. In the agricultural sector, the **CMSA** collects contributions for farmers and employees. Contributions to the unemployment insurance are paid to the **ASSEDIC**.



## Ireland

### Department of Social and Family Affairs

The Department of Social and Family Affairs is responsible for the management, administration, and development of the State's social protection system. It is headed by the Minister for Social and Family Affairs. The day to day management and administration of the Department's functions is entrusted to the Secretary General of the Department.

The Department is divided along *Aireacht* (Executive)/Agency lines. The *Aireacht* is responsible for the development of the Social Welfare Services to meet the changing needs of Irish society. It advises the Minister for Social and Family Affairs on budgetary and policy matters and developments in relation to meeting the Government's programme for the Social Welfare Services.

The Social Welfare Services Office is responsible for the day to day administration of schemes and operates largely at local level through regional offices. It is headed by a Director General.

The Social Welfare Appeals Office operates as an independent executive agency of the Department and is responsible for determining appeals against decisions on social welfare entitlements. It is headed by a Director who is also Chief Appeals Officer.

### Department of Health and Children

The health services are administered by seven regional Health Boards and one Regional Health Authority. The Health Boards and Authorities are composed of elected local representatives, ministerial nominees and representatives of health professions employed by the board/ authority. Each Health Board/Authority has a Chief Executive Officer responsible for the management of the business of the Board.

The work of the Health Boards/Authorities is divided into three broad programmes, each in the charge of a Programme Manager. These programmes deal with the administration of the following services:

- Community care services
- General hospital services
- Special hospital services

The Community care services include the welfare services which provide financial support by way of a range of income.

### Important addresses

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS  
Headquarters  
Aras Mhic Dhiarmada  
Store Street  
Dublin 1

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS  
Pensions Service Office  
College Road  
Sligo

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS  
Child Benefit  
Social Welfare Services Office  
St Oliver Plunkett Road  
Letterkenny  
Co Donegal

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS  
Invalidity Pension  
Ballinalee Road  
Longford

DEPARTMENT OF HEALTH AND CHILDREN  
Headquarters  
Hawkins House  
Dublin 2

EASTERN REGIONAL HEALTH AUTHORITY  
Canal House, Canal Road  
Dublin 6

NORTHERN AREA HEALTH BOARD  
Swords Business Campus  
Balheary Road  
Swords  
Co. Dublin

SOUTH WESTERN AREA HEALTH BOARD  
Leinster Mills  
Oberstown  
Co. Kildare

EAST COAST AREA HEALTH BOARD  
Southern Cross Business Park  
Boghall Road  
Bray  
Co. Wicklow

MIDLAND HEALTH BOARD  
Arden Road  
Tullamore  
Co Offaly

MID-WESTERN HEALTH BOARD  
31-33 Catherine Street  
Limerick

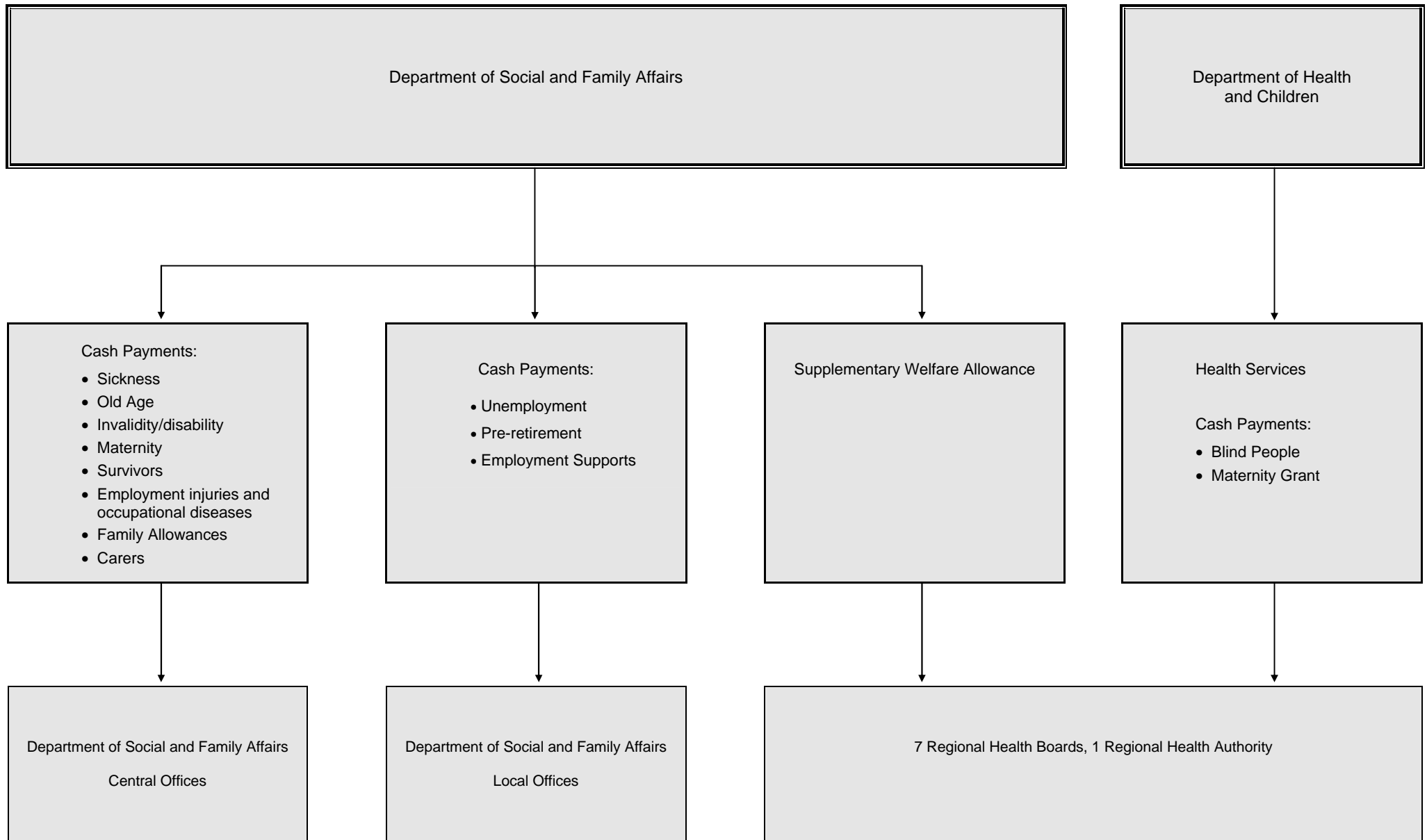
NORTH EASTERN HEALTH BOARD  
Navan Road  
Ceanannas Mor  
Co Meath

NORTH WESTERN HEALTH BOARD  
Manorhamilton  
Co Leitrim

SOUTH EASTERN HEALTH BOARD  
Lacken  
Dublin Road  
Kilkenny

SOUTHERN HEALTH BOARD  
Cork Farm Centre  
Dennehy's Cross  
Cork

WESTERN HEALTH BOARD  
Merlin Park Regional Hospital  
Galway



## Iceland

### Pension Schemes

The national social pension scheme is run by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The pension scheme covers old age pension, invalidity pension, and survivor's pension in the form of child pension.

Persons 67 years of age who have been resident in Iceland for at least 3 years between the ages of 16 and 67 are entitled to an old age pension. Icelandic citizenship is not a condition for pension. A full annual pension is paid to those who have been resident in Iceland for at least 40 years between the ages of 16 to 66 inclusive. Shorter periods reduce the pension proportionally.

Persons resident in Iceland are entitled to an invalidity pension if they are between the ages of 16 and 67 and have been resident in Iceland for at least the three years immediately prior to application and have had their permanent disability assessed at 75% as a result of a medically recognised disease or invalidity.

The supplementary pension scheme, which is fully funded scheme, is administered by individual pension funds under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*). Employed and self-employed persons have a legal obligation to pay contributions to their respective occupational pension funds. Contribution to the funds must be no less than 10% of gross salary, 6% paid by the employer, and 4% by the employee. The pension funds pay old-age pensions (pension age is usually between 65-70 years), invalidity pensions, and pension payments to surviving spouses and/or children.

### Health Care and Health Insurance

Health care is administered by health care centres, hospitals, and doctors who are private practitioners. The health insurance is administered by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*). Both health care and health insurance is under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). Persons who have been resident in Iceland for six months are covered by the health care and health insurance.

### Family benefits

Family benefits are financed by taxes and are the responsibility of the Directorate of Inland Revenue (*RÍKISSKATTSTJÓRI*) under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*).

### Parental benefits

Parental benefits to parents on the labour market are funded by pay-roll tax paid by the employers. Benefits to parents that are not working are financed by taxes. The administration of parental benefits is by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*). The State Social Security Institute is under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*).

### Unemployment Insurance

Unemployment insurance is funded by pay-roll tax paid by the employers. The benefits are paid out of the unemployment fund and are administered by the Directorate of Labour (*VINNUMÁLASTOFNUN*). The Directorate of Labour is under the supervision of the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*).

### Social Assistance

Social assistance is twofold in Iceland, the first is the state social assistance, and the second is the social assistance by local

authorities. The state social assistance is the responsibility of the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) and the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The social assistance administered by the local authorities is supervised by the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*). The latter is the main services and is the safety net of the Icelandic welfare system.

### Important addresses

HEILBRIGÐIS- OG  
TRYGGINGAMÁLARÁÐUNEYTIÐ  
(*Ministry of Health and Social Security*)  
Laugavegur 116  
150 Reykjavík

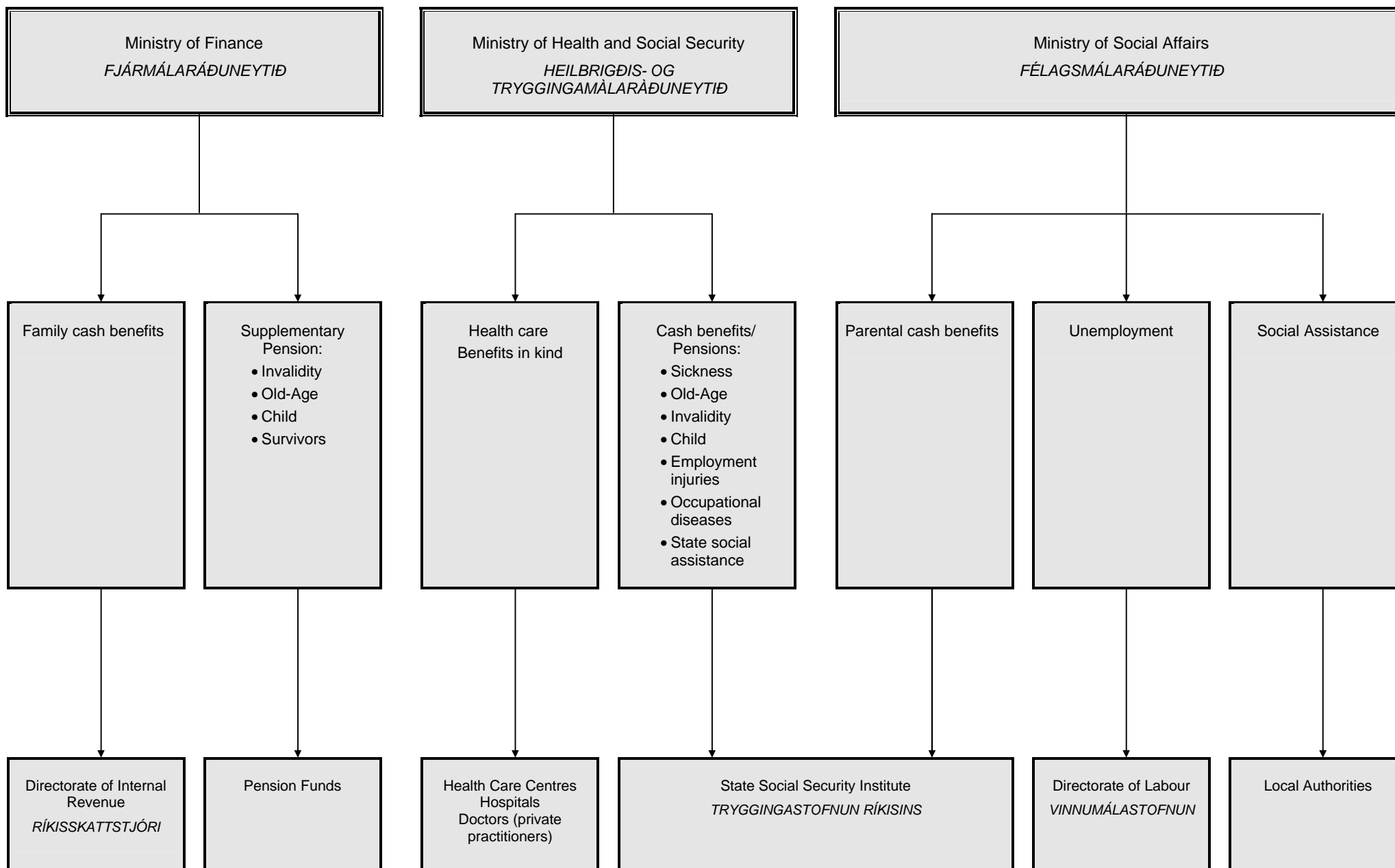
FJÁRMÁLARÁÐUNEYTIÐ  
(*Ministry of Finance*)  
Arnarhvolur  
101 Reykjavík

FÉLAGSMÁLARÁÐUNEYTIÐ  
(*Ministry of Social Affairs*)  
Hafnarhúsinu V/Tryggvagötu  
101 Reykjavík

TRYGGINGASTOFNUN RÍKISINS  
(*State Social Security Institute*)  
Laugavegur 114  
150 Reykjavík

VINNUMÁLASTOFNUN  
(*Directorate of Labour*)  
Hafnarhúsinu V/Tryggvagötu  
101 Reykjavík

RÍKISSKATTSTJÓRI  
(*Directorate of Inland Revenue*)  
Laugavegur 166  
150 Reykjavík



## Italy

With the exception of health care the Italian system of social protection is not organised according to one universal criterion. For each branch, in particular for pensions, there is one special administration which is responsible for the collection of contributions and the provision of benefits. The implementation of legislation and supervisory activities are assumed by the Ministries, in particular by the Ministry of Labour and Social Affairs (*Ministero del Lavoro e delle Politiche sociali*).

### Health Care

The Ministry of Health (*Ministero della Salute*) is the competent institution for this field. It administers the financial means, distributing them between the regions and municipal authorities that are in charge of benefit provision via "the local health units".

### Sickness and Maternity - Benefits in kind

The Ministry of Labour and Social Affairs is in charge of the matter as regards the employees of the private sector. The administration of contributions and benefits has been transferred to the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*) by means of an *ad hoc* administration. Civil servants do not receive cash benefits in the form of sick pay or maternity allowances; however, the State continues to pay their salaries.

### Pensions

#### • Private sector - employees

Competent institution: Ministry of Labour and Social Affairs. The implementation is carried out by:

the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*) for the general and certain special schemes: for each scheme an *ad hoc* administration has been intended;

The National Institute for Social Security of Manufactory Companies Directors (*Istituto nazionale della previdenza per i dirigenti di aziende industriali, INPDAI*): for the management in industrial enterprises;

The National Institute for Social Security of the Italian Journalists (*Istituto nazionale di previdenza dei giornalisti italiani, INPGI*): for journalists. The system has been private since 1 January 1995;

The National Institute for Social Security of Show Business Workers (*Ente nazionale previdenza ed assistenza lavoratori spettacolo, ENPALS*) for artists and soccer players.

#### • Public Sector

The administration of the pensions for civil servants and of the benefits for employees of the local authorities falls within the responsibility of the National Institute for Social Security of Employees of Public Authorities (*Istituto nazionale di previdenza per i dipendenti dell'amministrazione pubblica, INPDAP*).

#### • Self-employed Persons

For farmers, craftsmen and persons engaged in a business or trade there are special schemes within the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*). For the professions there are *ad hoc* schemes which are being privatised.

### Employment injuries and occupational diseases

Competent institution: Ministry of Labour and Social Affairs. The collection of contributions and provision of benefits are carried out by the National Institute for Insurance against Employment injuries (*Istituto nazionale contro gli infortuni sul lavoro, INAIL*).

### Family benefits

Competent institution: Ministry of Labour and Social Affairs. The collection of contri-

butions and provision of benefits has been transferred to an *ad hoc* body within the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*). The State is directly in charge of one part of the financing of benefits.

### Unemployment

Competent institution: Ministry of Labour and Social Affairs. The collection of contributions and provision of benefits has been transferred to an *ad hoc* body within the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*). This body also includes all non-contributory benefits granted by the INPS: early retirement pensions, social pensions, minimum pensions.

### Guaranteeing sufficient resources

Competent institution: Ministry of the Interior (*Ministero dell'Interno*). Benefits are granted at the local level and administered by the regional and/ or the local authorities and the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*).

## Important addresses

MINISTERO DEL LAVORO E DELLE POLITICHE SOCIALI  
Via Flavia, n. 6  
I-00187 Roma

MINISTERO DELLA SALUTE  
P. le Dell'Industria, n. 20  
I-00144 Roma

MINISTERO DELL'INTERNO  
Palazzo del Viminale  
I-00184 Roma

ISTITUTO NAZIONALE DELLA PREVIDENZA SOCIALE (INPS)  
Via Ciro il Grande, n. 21  
I-00144 Roma

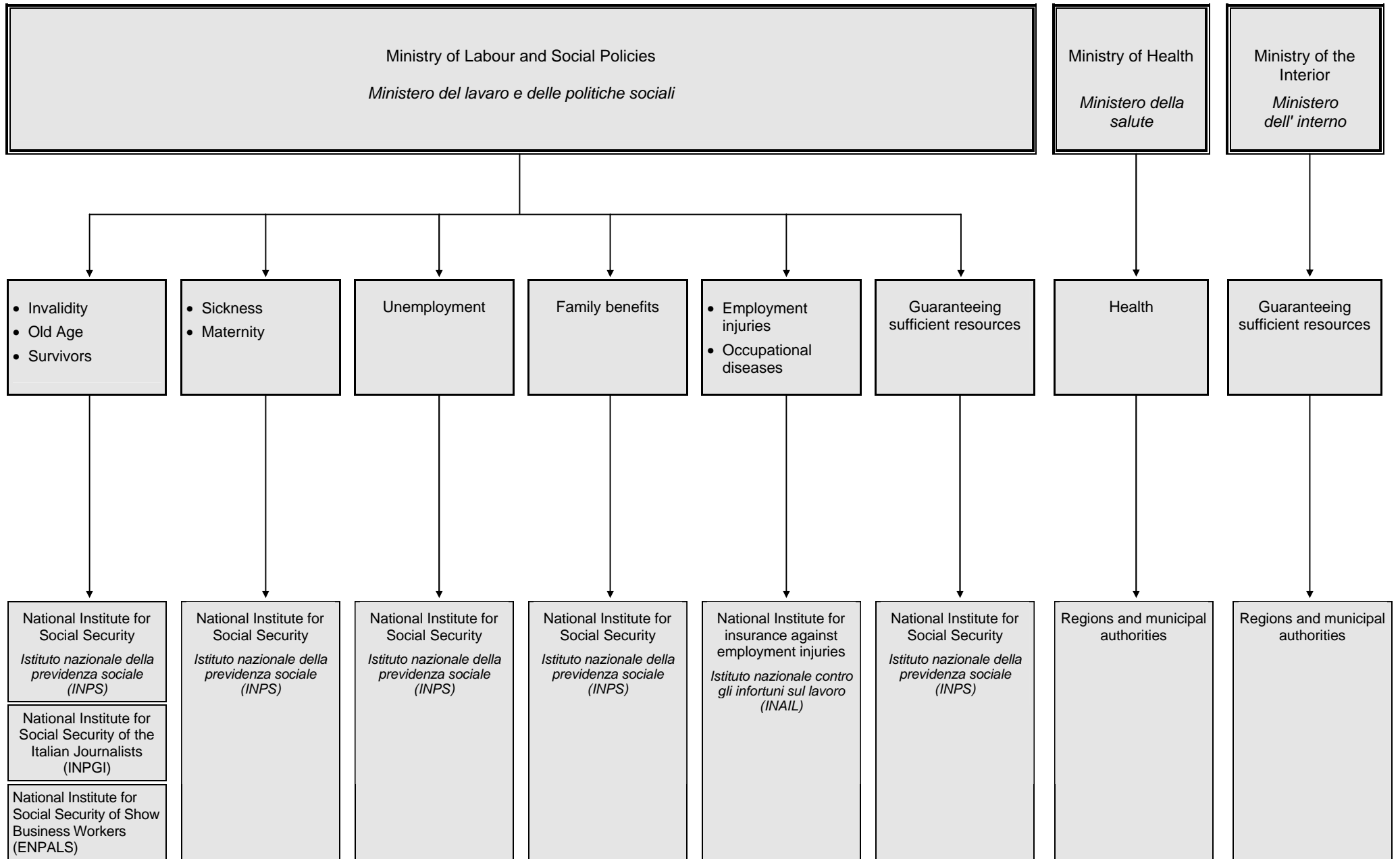
ISTITUTO NAZIONALE CONTRO GLI INFORTUNI SUL LAVORO (INAIL)  
Via IV Novembre, n. 144  
I-00187 Roma

ISTITUTO NAZIONALE DELLA PREVIDENZA PER I DIRIGENTI DI AZIENDE INDUSTRIALI (INPDAI)  
Viale delle Provincie, 196  
I-00162 ROMA

ISTITUTO NAZIONALE DI PREVIDENZA DEI GIORNALISTI ITALIANI (INPGI)  
Via Nizza, 35  
I-00198 ROMA

ENTE NAZIONALE PREVIDENZA ED ASSISTENZA LAVORATORI SPETTACOLO (ENPALS)  
Viale Regina Margherita, 206  
I-00198 ROMA

ISTITUTO NAZIONALE DI PREVIDENZA PER I DIPENDENTI DELL'AMMINISTRAZIONE PUBBLICA (INPDAP)  
Via S. Croce in Gerusalemme, 55  
I-00100 ROMA



## Liechtenstein

### **Ministry of Health and Social Affairs (*Ministerium für Gesundheit und Soziales*)**

The Ministry of Health and Social Affairs administers all branches of social security and social welfare. Given Liechtenstein's small size, individual Ministers must oversee several different areas. At present, the Minister for Social Affairs oversees among other things also the Office for Economy (*Amt für Volkswirtschaft*).

### **Office for Economy (*Amt für Volkswirtschaft*)**

The Office for Economy is the ministry with the most extensive area of responsibility. In addition to domestic and foreign economic affairs and various other tasks, it administers certain branches of social security itself: unemployment insurance, maternity allowances for mothers with no claim to cash benefits (*Taggeld*) from health insurance irrespective of income or resources, supplements to health insurance premiums for individual insured persons irrespective of income or resources. The Office for Economy operates as supervisory authority (*Aufsichtsbehörde*) in various other branches of social security administered by private bodies in accordance with the law: sickness insurance (nursing care (*Krankenpflege*) and sickness benefit), injury insurance and occupational scheme (the so-called second pillar for old age, death, and disability). Maternity benefits are technically included under sickness insurance (sickness benefit, nursing care); the Office for Economy is thus the supervisory authority in this area as well.

Both sickness and injury insurance institutions have also formed their own associations.

### ***AHV-IV-FAK-Anstalten* (Institutions providing old-age and survivors' insurance, disability insurance and the families' compensation fund)**

The *AHV-IV-FAK-Anstalten* are three independent public institutions that have combined technically to form an interlocking directorate (*Personalunion*) under the management of a single director, management board, or board of directors. They are subject to governmental and parliamentary supervision. The *AHV-IV-Anstalten* manage the so-called first pillar in the field of social risks: old age, death, and disability (general national insurance scheme for the entire resident population and all employees). This first pillar is supplemented by the aforementioned compulsory occupational scheme for employees (second pillar) and by voluntary insurance (third pillar). The *FAK-Anstalt* awards one-time childbirth allowances, monthly children's benefits, differential benefits (*Differenzzulagen*, to supplement any lower foreign benefits) such as benefits for single parents. *AHV-IV-FAK-Anstalten* also award further supplementary benefits that are transferred to them: supplementary benefits dependent on income or resources for pensioners, helplessness allowances, and benefits for blind persons.

## Important addresses

*Ministry of Health and Social Affairs:*

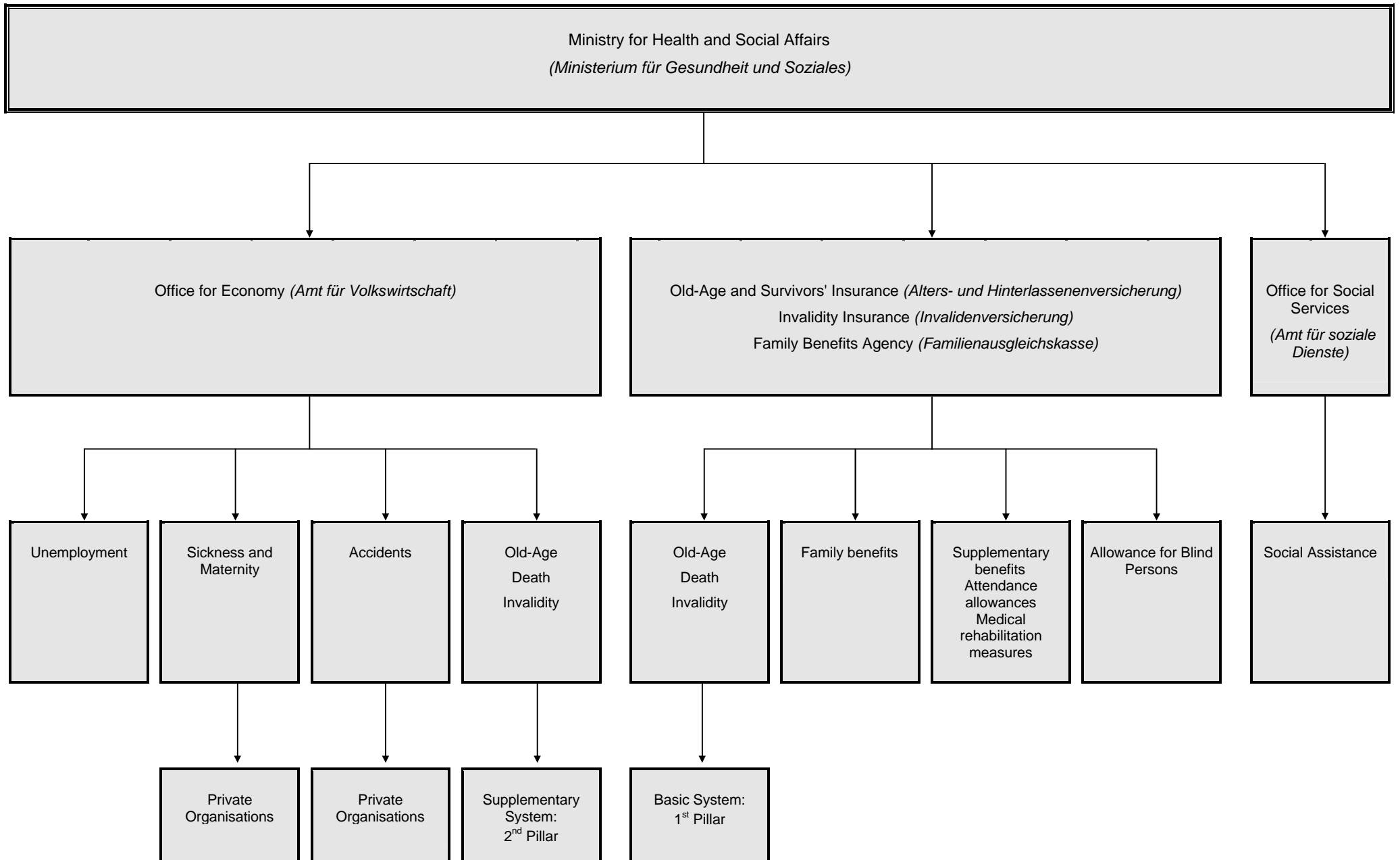
MINISTERIUM FÜR GESUNDHEIT UND SOZIALES  
Regierungsgebäude  
FL-9490 Vaduz

*Office of National Economy:*

AMT FÜR VOLKSWIRTSCHAFT  
Abteilung Versicherung  
Austrasse 15  
FL-9490 Vaduz

AHV-IV-FAK-ANSTALTEN  
Gerberweg 2  
FL-9490 Vaduz

AMT FÜR SOZIALE DIENSTE  
Post- und Verwaltungsgebäude  
FL-9494 Schaan





## Luxembourg

The system of social protection in Luxembourg has been divided into seven different branches. The administrative organisation reflects the gradual creation of the system and takes account of the different socio-professional categories.

At present there are approx. 20 institutions in the field of social protection, which are public institutions. They are financially autonomous and are managed by the social partners. In the sickness funds for employees, employers and the employees are equally represented. In the sickness funds for self-employed the insured of the different occupational groups are represented. The institutions are subject to statutory supervision, which is implemented by the General Inspectorate for Social Security as well as by a hierarchic control carried out by the minister in charge.

In the case of sickness insurance, the Union of Sickness Funds is in charge of all matters that are not expressly delegated to a specific sickness insurance fund: As a result, the Union of Sickness Funds is, among other things, in charge of the implementation of the system of co-payments with regard to health care provision. In addition, the Union deals with relations with health care providers, notably the negotiation and conclusion of collective agreements.

The eight sickness funds enumerated below are responsible for reimbursing health care expenses advanced by the insured, for the flat-rate maternity benefit, the funeral allowance, and, if necessary, the granting of a cash benefit for sickness and maternity. One can distinguish for the private sector:

- the sickness fund for manual workers;
- the sickness fund for white-collar workers of the private sector;
- the sickness fund for self-employed;

- the sickness fund for the agricultural sector; for the public sector:
  - the sickness fund for civil servants and state employees;
  - the sickness fund for civil servants and employees of local authorities;
- and for the enterprise funds:
- the sickness fund for ARBED manual workers;
  - the sickness fund for ARBED white-collar workers;
  - the mutual medical aid fund of the Luxembourg railways.

The Union of Sickness Funds is also in charge of the benefits of the long-term care insurance. A special multidisciplinary agency, *Cellule d'évaluation et d'orientation*, constates the need and decides on the extent (expressed in time) of the necessary measures.

The unique contribution-related pension system is run by four institutions: insurance establishment for old-age and invalidity, pension fund for white-collar workers of the private sector, pension fund for craftsmen, merchants, and industrial entrepreneurs and the agricultural pension fund.

The (Occupational) Accident Insurance Association comprises two departments, the Industrial Section, having general responsibilities, and the Agricultural and Forestry Section, responsible for benefits in the field of agriculture and forestry.

For family benefits there is only one institution responsible - the National Family Benefits Fund.

Unemployment benefits and employment policy is managed by the Labour Administration.

The National Solidarity Fund (and the social offices at the local level) are responsible for social assistance benefits.

Within the administration the following restructuring is to be emphasised:

- The Social Security Centre manages the membership and the receipt of contributions for all branches of social security.
- The Medical Control of Social Security is an administration, which has to make decisions and produce assessments for other institutions in the medical field only.
- The Social Insurance Office is an administrative entity including different bodies.

Finally it has to be remarked that in the case of disputes in the field of social protection specific jurisdiction will apply: the Council of Arbitration and the High Council of Social Insurance.

\* \* \* \* \*

### Important addresses

MINISTERE DE LA SECURITE SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

MINISTERE DE LA FAMILLE  
ET DE LA SOLIDARITE  
12-14, avenue Emile Reuter  
L-2420 Luxembourg

MINISTERE DU TRAVAIL  
26, rue Ste Zithe  
L-2763 Luxembourg

INSPECTION GENERALE  
DE LA SECURITE SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

CONTROLE MEDICAL  
DE LA SECURITE SOCIALE  
125, route d'Esch  
L-1471 Luxembourg

CENTRE COMMUN DE LA SECURITE  
SOCIALE  
125, route d'Esch  
L-1471 Luxembourg

ADMINISTRATION DE L'EMPLOI  
10, rue Bender  
L-1229 Luxembourg

UNION DES CAISSES DE MALADIE  
125, route d'Esch  
L-1471 Luxembourg

ETABLISSEMENT D'ASSURANCE  
CONTRE LA VIEILLESSE ET L'INVALIDITE  
125, route d'Esch  
L-1471 Luxembourg

CAISSE DE PENSION  
DES EMPLOYES PRIVES  
1a, bd Prince Henri  
L-1724 Luxembourg

CAISSE DE PENSION DES ARTISANS,  
DES COMMERCANTS ET INDUSTRIELS  
39, rue Glesener  
L-1631 Luxembourg

CAISSE DE PENSION AGRICOLE  
2, rue du Fort Wallis  
L-2714 Luxembourg

ASSOCIATION D'ASSURANCE  
CONTRE LES ACCIDENTS  
125, route d'Esch  
L-1471 Luxembourg

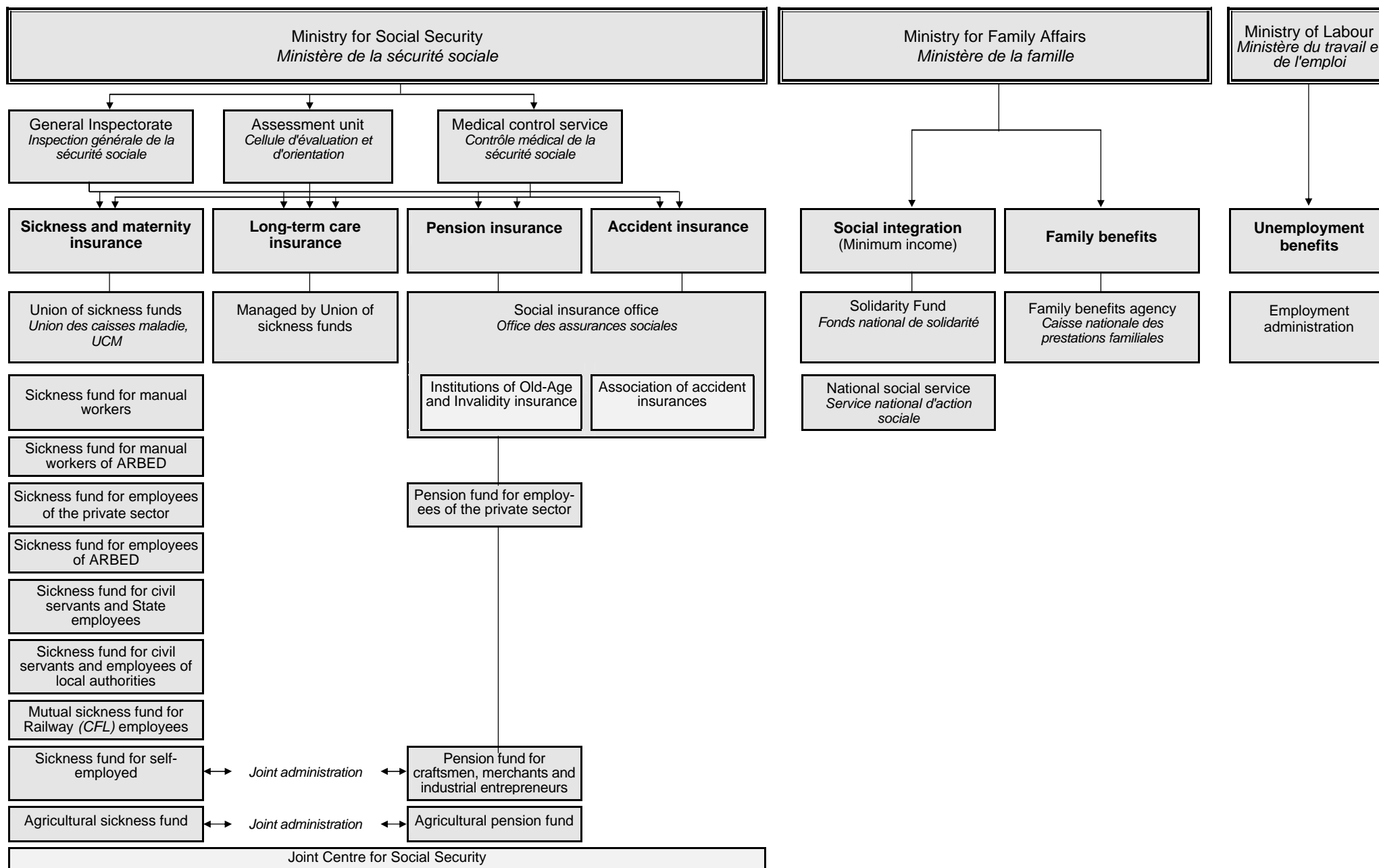
CAISSE NATIONALE  
DES PRESTATIONS FAMILIALES  
1a, bd Prince Henri  
L-1724 Luxembourg

FONDS NATIONAL DE SOLIDARITE  
138, bd de la Pétrusse  
L-2330 Luxembourg

CONSEIL ARBITRAL  
DES ASSURANCES SOCIALES  
16, boulevard de la Foire  
L-1528 Luxembourg

CONSEIL SUPERIEUR  
DES ASSURENCES SOCIALES  
2 - 4, rue Bech  
L-1212 Luxembourg

CELLULE D'EVALUATION  
ET D'ORIENTATION  
125, route d'Esch  
L-2974 Luxembourg



## Netherlands

Social insurance in the Netherlands is organised jointly by the Ministry of Social Affairs and Employment (*Ministerie van Sociale Zaken en Werkgelegenheid*) and the Ministry of Health, Welfare and Sport (*Ministerie van Volksgezondheid, Welzijn en Sport*). A distinction is drawn between national insurance on the one hand, which covers the whole of the population and employees' insurance, on the other, only covering employees (excluding civil servants). The general insurance schemes provide for:

- insurance for old age,
- maintenance for survivors,
- insurance for exceptional medical costs, and
- children allowance.

The employee's insurance schemes provide for:

- insurance for sick pay,
- medical care,
- insurance for invalidity and
- insurance for unemployment.

Since 1 January 1998 there also is an invalidity insurance scheme for self-employed persons and for young handicapped people. There is no special insurance for employment injuries or occupational diseases; these risks are covered by the other insurance schemes. In addition to this the State runs a social assistance scheme that is managed by the municipal authorities. This scheme is characterised as a safety-net since its objective is to guarantee minimum income to people who do not or no longer have sufficient recourses to cover the necessary costs of living.

With the exception of the insurance for exceptional medical costs, the national insurance schemes are implemented by the Social Insurance Bank (*Sociale Verzekerings-*

*bank*), the board of which comprising representatives from employees' and employers' organisations.

As from 1 January 2002, there have been some fundamental changes in the implementation of the social insurance schemes for employees, as well as the invalid self employed persons schemes and young handicapped persons schemes. The tasks of the Regional Employment Offices have been replaced by the Regional Council Offices for Work and Income (CWI's). The CWI's have also taken over several tasks from municipalities and implementing bodies. Further, the implementing bodies for employees' insurances have been transferred into one central organisation, the Implementing Institution for Employee Insurance Schemes (UWV). In order to guarantee sufficient participation of employees, employers and municipalities, the Board of Work and Income (RWI) has been created. The Board of Work and Income advises the Minister for Social Affairs and Employment in the field of work and income. The RWI also subsidises branches and individual companies which stimulate the reintegration of unemployed persons and social security beneficiaries.

Health insurance (medical care) is implemented by recognised health insurance funds, which are supervised by the Supervisory Board for Health Care Insurance (*CTZ*), managed by a board appointed by the Minister of Health, Welfare and Sport. The Board is accountable to the Minister of Health, Welfare and Sport.

The general insurance for exceptional medical costs is implemented by the health insurance funds, private insurers and the bodies that implement the insurance schemes for public servants. Supervision is also carried out by the Supervisory Board for Health Care Insurance (*CTZ*).

The job of supervising the private medical insurance sector is entrusted to the Insur-

ance Control Board (*College van Toezicht Sociale Verzekeringen, Ctsv*), a body established under the Insurance Industry (Supervision) Act.

\* \* \* \* \*

### Important addresses

MINISTERIE VAN SOCIALE ZAKEN  
EN WERKGELEGENHEID  
Postbus 90801  
NL-2509 LV Den Haag  
Anna van Hannoverstraat 4

MINISTERIE VAN VOLKSGEZONDHEID,  
WELZIJN EN SPORT  
Postbus 20350  
NL-2500 EJ Den Haag  
Parnassusplein 5

SOCIALE VERZEKERINGSBANK  
Hoofdkantoor  
Postbus 1100  
NL-1180 BH Amstelveen  
Van Heuven Goedhartlaan 1

UWV GAK  
Postbus 8300  
NL-1005 CA Amsterdam  
Bos en Lommerplantsoen 1

COLLEGE VOOR ZORGVERZEKERINGEN  
(CVZ)  
Postbus 396  
NL-1180 BD Amstelveen  
Prof. J.H. Bavincklaan 2

ZW  
Postbus 19260  
NL-3501 DG Utrecht  
Catharijnesingel 47

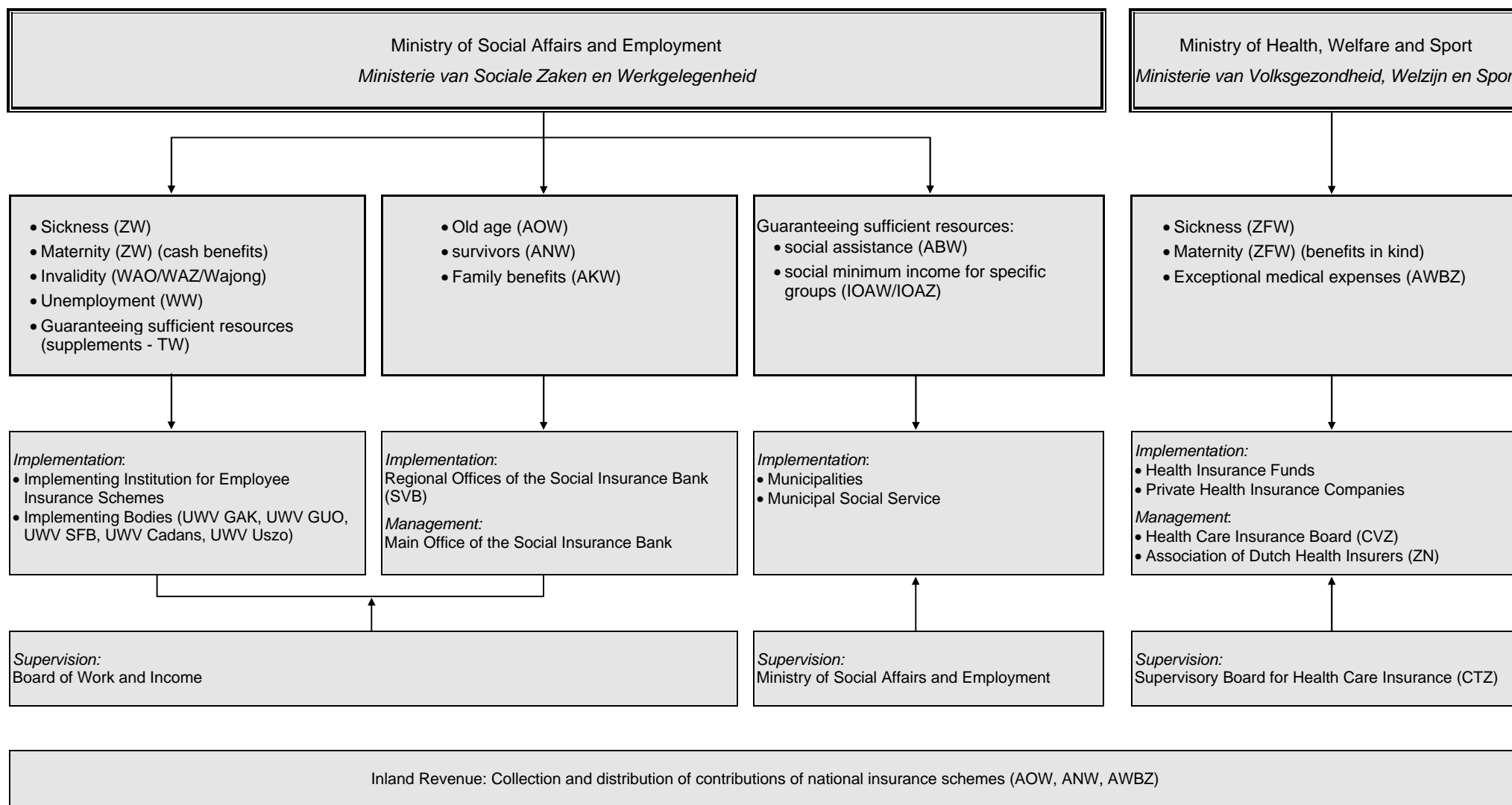
STICHTING BUREAU  
VOOR BELGISCHE ZAKEN  
Rat Verlegghstraat 2  
Postbus 90151  
NL-4800 RC Breda

STICHTING BUREAU  
VOOR DUITSE ZAKEN  
Postbus 10505  
NL-6500 MB Nijmegen  
Takenhofplein 4

RAAD VOOR WERK EN INKOMEN  
Postbus 16101  
NL-2500 BC Den Haag

ZORGVERZEKERAARS NEDERLAND  
Postbus 520  
NL-3700 AM Zeist

COLLEGE TOEZICHT  
ZORGVERZEKERINGEN (CTZ)  
Postbus 459  
NL-1180 AL Amstelveen  
Prof. J.H. Bavincklaan 2



**ABW:** National Assistance Act. **AKW:** General Child Benefits Act. **ANW:** General Surviving Relatives Act. **AOW:** General Old Age Pensions Act. **AWBZ:** Exceptional Medical Expenses Act. **IOAW:** Act on Income Provisions for Older, Partially Disabled Unemployed Persons. **IOAZ:** Act on Income Provisions for Older, Partially Disabled Formerly Self-employed Persons. **TW:** Supplementary Benefits Act. **Wajong:** Disablement Assistance Act for Handicapped Young Persons. **WAO:** Disablement Insurance Act. **Waz:** Self-employed Persons Disablement Benefits Act. **WW:** Unemployment Benefits Act. **ZFW:** Health Insurance Act. **ZW:** Sickness Benefits Act.

## Norway

The National Insurance Scheme provides compulsory cover for the whole population, and comprises all branches of social security with the exception of family allowances which has a separate statutory basis. The delivery of benefits of all branches, family allowances included, is administered by the National Insurance Service, a State run public administration, headed by the National Insurance Administration (*Riks-trygdeverket*). The National Insurance Service also handles the area of child support payments, recovery included.

The branches of unemployment and vocational rehabilitation are under a separate administration, the Employment Service (*Aetat*), headed by the Directorate of Labour (*Arbeidsdirektoratet*).

The National Insurance Service has an intermediate level of 19 county offices and a local level of some 470 National Insurance Offices, at least one in every municipality. There are Technical Aid Centres in all counties and a National Office for Social Insurance Abroad handling individual cases concerning insured persons and beneficiaries abroad. A Recovery Agency has been set up to facilitate recovery of maintenance payments, and gradually take over other similar tasks, such as recovery of overpayments etc. Working Life Advisory Centres have been set up in each County to contribute to reduce sick leave absence and to include older workers and the disabled.

The Ministry of Social Affairs (*Sosialdepartementet*) is responsible for the overall functioning of the National Insurance Service and for most of the branches of social security, the Ministry of Health (*Helsedepartementet*) is responsible for health services, and the Ministry of Children and Family Affairs (*Barne- og familiedepartementet*) is responsible for

family allowances, cash benefits for small children care, cash maternity benefits and the area of child support payments, with the exception of recovery. The Ministry of Labour and Government Administration (*Arbeids- og administrasjonsdepartementet*) is responsible for the Employment Service and the branches handled there.

The provision of health care outside of hospitals is a municipal responsibility, whereas hospital treatment generally is the responsibility of the State through 5 regional Health Enterprises. Both are for their main part financed by taxes.

The National Insurance Scheme is in part financed by social security contributions, both from the employers and the insured, in part by taxes. Some benefits are exclusively financed by taxes, such as family allowances, cash benefit for care of small children, single parent benefits and a few others. With minor exceptions the tax authorities, under the general responsibility of the Ministry of Finance, and headed by the Directorate of Taxes, are responsible for the collection of social security contributions. The contributions from the insured are deducted from their salary by their employers, as are taxes. The self-employed normally make tax-in-advance payments, contributions included, four times a year.

Social assistance does not fall within the scope of National Insurance. Social assistance is distributed by municipal Welfare Offices and its financial burden falls on the municipalities themselves. Centrally, the Ministry of Social Affairs is responsible for social assistance.

## Important addresses

*Ministry of Social Affairs:*  
SOSIALDEPARTEMENTET  
PB 8019 Dep.  
N-0030 Oslo

*Ministry of Health:*  
HELSEDEPARTEMENTET  
PB 8011 Dep.  
N-0030 Oslo

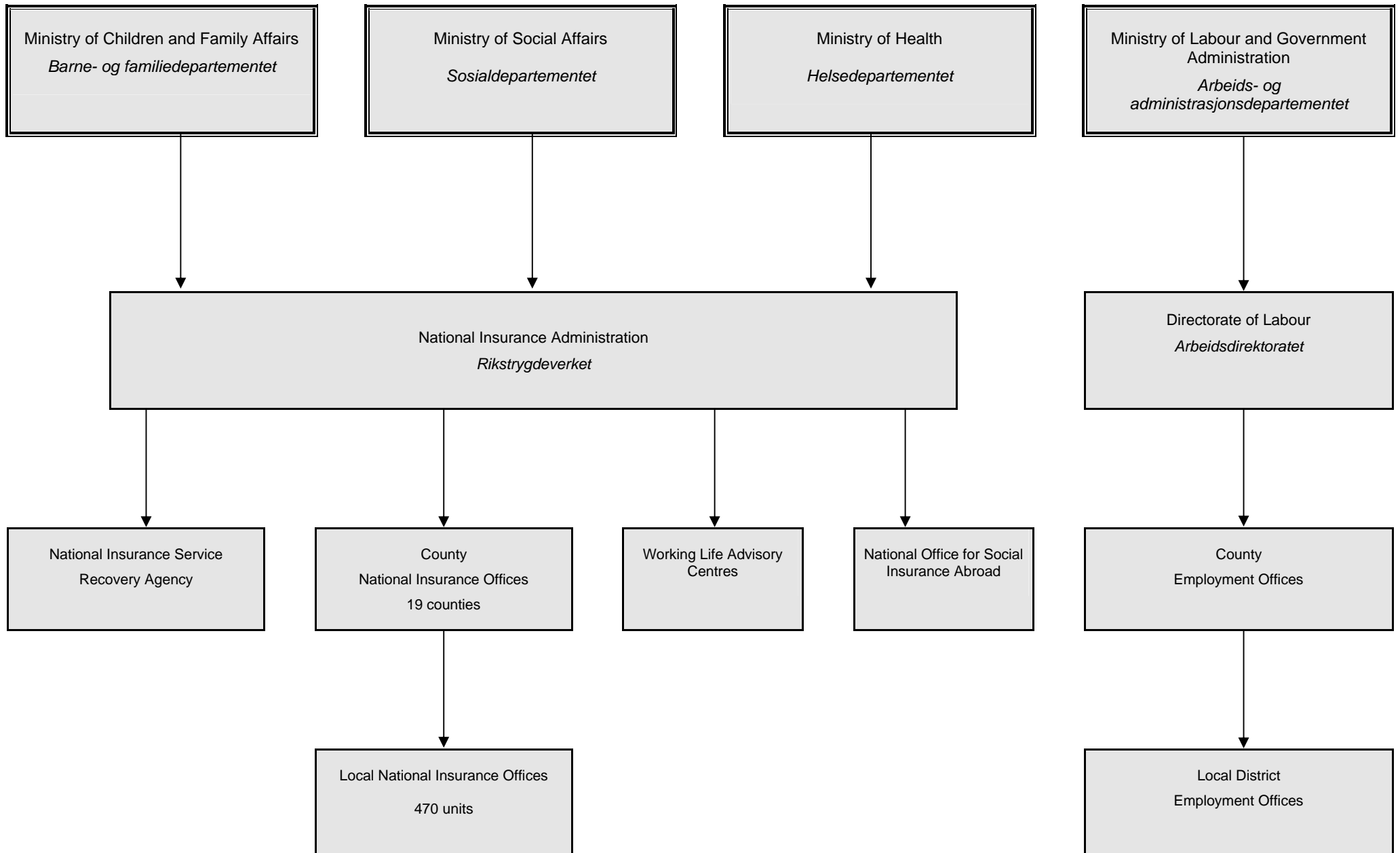
*Ministry of Children and Family Affairs:*  
BARNE- OG FAMILIEDEPARTEMENTET  
PB 8036 Dep.  
N-0030 Oslo

*Ministry of Labour and Government Administration:*  
ARBEIDS- OG ADMINISTRASJONS-  
DEPARTEMENTET  
PB 8004 Dep.  
N-0030 Oslo

*National Insurance Administration:*  
RIKSTRYGDEVERKET  
N-0241 Oslo

*Directorate of Labour:*  
AETAT-ARBEIDSDIREKTORATET  
PB 8127 Dep.  
N-0032 Oslo

*National Office for Social Insurance Abroad:*  
FOLKETRYGDKONTORET FOR  
UTENLANDSSAKER  
PB 8138 Dep.  
N-0033 Oslo



## Austria

### Sickness, Accident and Pension Insurance

Austrian social insurance includes sickness, accident, and pension insurance. The implementation of social insurance is carried out by 27 insurance funds which are self-governed bodies under public law. Some insurance funds have to administer 2 or all 3 insurance branches. There are 24 sickness insurance funds, 6 pension insurance funds and 4 accident insurance funds. Statutory insurance depends on the occupation performed; there is no choice between the insurance funds for the insured person. Because of historical reasons a territory- and guild-related division can be found in social insurance; there are special insurance funds for railway employees, miners and employees of the public service as well as for farmers, persons engaged in a business or trade and for notaries. Apart from their health-care-related tasks the sickness insurance funds also carry out the contribution collection for accident and pension insurance as well as for unemployment insurance. The sickness insurance funds are also responsible for the payment of child-raising allowance. The provision of health care is primarily provided by contract partners.

All insurance funds are included in the Association of the Austrian Social Insurance Funds which represents the general interests of social insurance - also externally. The association has comprehensive competences in order to be able to better coordinate the activities of Austrian social insurance as a strategy holding. The Federal Ministry for Social Security and Generations is the supervisory body of Austrian social insurance.

For hospital care, 9 *Länder* funds were established on 1 January 1997 to take over

the function of the sickness insurance funds.

### Unemployment Insurance

Unemployment insurance which lies within the competence of the Federal Ministry for Economy and Labour (competence in particular for unemployment benefit) was separated out on 1 July 1994. Today the Labour Market Service is responsible for the implementation. The Federal Office of the Labour Market Service has 9 offices in the *Länder* and approx. 100 regional offices.

### Family benefits

The Federal Ministry for Social Security and Generations and the directly subordinate fiscal authorities of the *Länder* and local tax offices are responsible for family benefits.

### Long-term Care Allowance

On 1 July 1993 the Federal Care Allowance Act came into effect. Care allowance is granted according to the need for help and care in 7 categories in the form of a partial compensation for care-related additional expenses. Moreover, the Federal State and the *Länder* have agreed to create a comprehensive system of care in the form of cash benefits and benefits in kind. The payment of care allowance to the pension recipients is assumed by the respectively responsible pension insurance or accident insurance fund. The *Länder* will grant care allowance to those residents who are not entitled to federal care allowance.

Apart from the above-mentioned branches of social insurance and the care allowance there is social assistance provided by the *Länder*.

### Important addresses

BUNDESMINISTERIUM FÜR SOZIALE SICHERHEIT UND GENERATIONEN  
Sektion II (*Social Insurance*)  
Stubenring 1  
A-1010 Wien

BUNDESMINISTERIUM FÜR SOZIALE SICHERHEIT UND GENERATIONEN  
Sektion IV (*Social assistance and long-term care allowance*)  
Stubenring 1  
A-1010 Wien

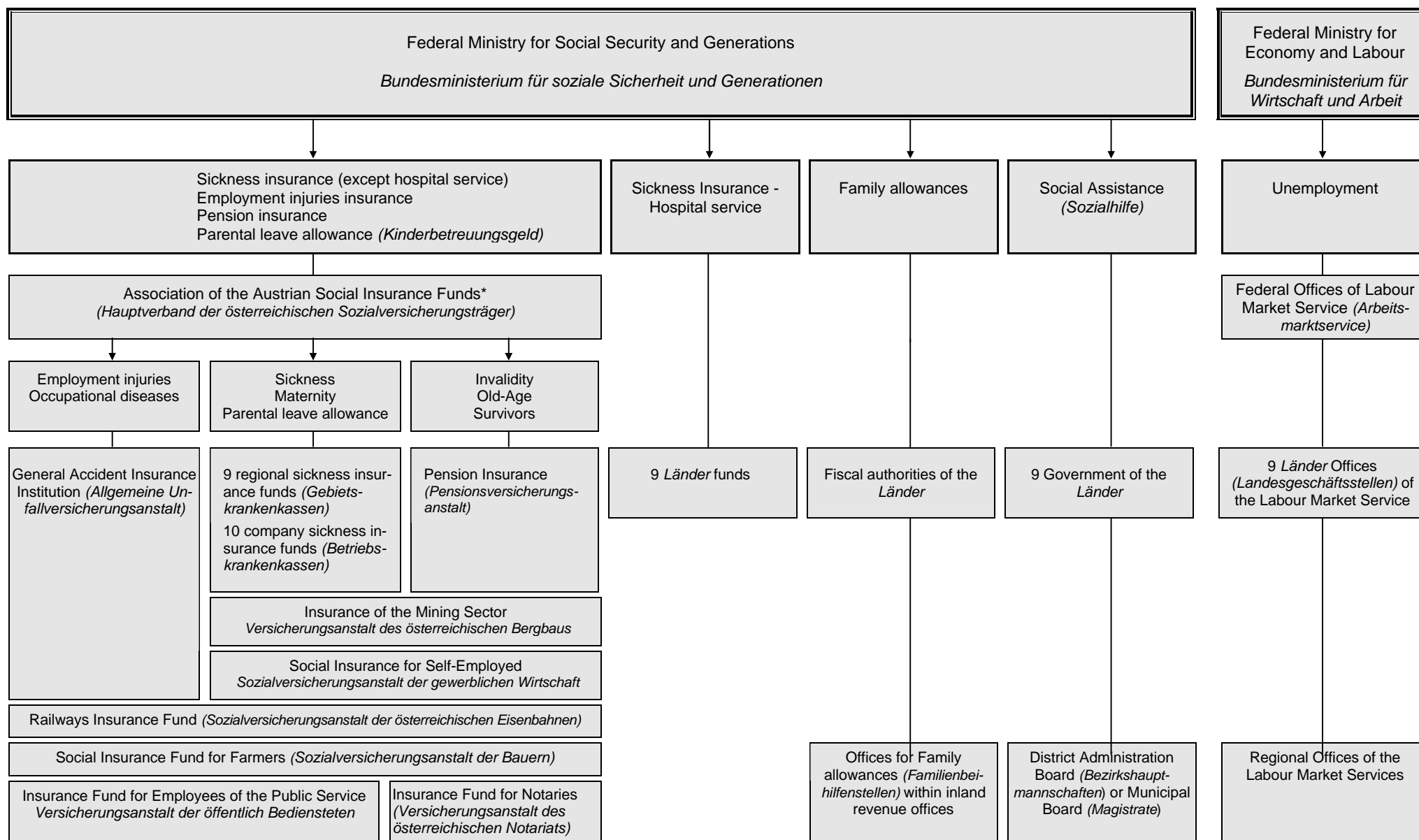
BUNDESMINISTERIUM FÜR SOZIALE SICHERHEIT UND GENERATIONEN  
Sektion VII (*Hospital care*)  
Radetzkystr. 2  
A-1030 Wien

BUNDESMINISTERIUM FÜR SOZIALE SICHERHEIT UND GENERATIONEN  
Sektion V (*Family allowances and education allowance*)  
Franz-Josefs-Kai 51  
A-1010 Wien

HAUPTVERBAND DER ÖSTERREICHISCHEN SOZIALVERSICHERUNGSTRÄGER  
Kundmanngasse 21  
A-1031 Wien

BUNDESMINISTERIUM FÜR WIRTSCHAFT UND ARBEIT  
Sektion II (*Labour Market Policy and Unemployment Benefits*)  
Stubenring 1  
A-1010 Wien

BUNDESGESCHÄFTSSTELLE DES ARBEITSMARKTSERVICES  
Treustr. 35 - 43  
A-1200 Wien



\* Umbrella association of the social insurance funds, carrying out co-ordination functions in particular.



## Portugal

The Portuguese system of social protection is an autonomous organisation with respect to legal, administrative and financial duties. It is generally supervised by the Ministry of Social Security and Labour (*Ministério da Segurança Social e do Trabalho*).

According to the new framework law no. 32/2002 of 20 December 2002, which came into force in January 2003, the social protection system is made up by three different systems:

(1) The **public system of social protection** including three subsystems: the *subsystem of contingency* mainly aiming at a compensation of a loss or reduction of earnings in case of sickness, maternity, unemployment, employment injury and occupational disease, invalidity, old-age and death; the *subsystem of solidarity* aiming at protecting persons and families in situations of shortage or with insufficient economic resources or benefits from other social protection schemes and the *subsystem of family protection* guaranteeing the compensation of family charges and protection in case of handicap or long-term care.

The first subsystem covers the employees and the self-employed, while the remaining two cover the entire residential population. Civil servants and lawyers are covered by special schemes and have their own specific organisations.

(2) The **social action system** aims at preventing and combating poverty, marginalisation and social exclusion.

(3) The **complementary system** consists of *statutory social protection schemes* in connection with the public social security system, of *contractual schemes* completing benefits under the subsystem of contingency and finally of *voluntary schemes* aiming at strengthening voluntary private provision.

The subsystem of contingency is financed by the employees and the self-employed. The subsystem of family protection is financed both by employee and employer contributions and by taxes. Both the subsystem of solidarity and the social action system are tax-financed.

The financing obeys to the principle of diversification of sources, mainly with a view to reduce labour non-wage costs and to the principle of selective suitability that consists in determining the financing sources and allocating the financial resources following the nature and the objectives of the protection schemes.

The following institutions administer the respective social protection systems:

- The Institute for Solidarity and Social Security (*Instituto da Solidariedade e segurança social*) is responsible for the administration of cash benefits in case of sickness, maternity, unemployment, invalidity, old-age and death, benefits to survivors and family benefits. The Institute is also responsible for guaranteeing minimum resources as well as for social actions.
- The National Centre for the Protection against Occupational Risks (*Centro nacional de protecção contra os riscos profissionais*) provides protection in the event of an occupational disease.

The social security institutions are technically co-ordinated by the central services of the Ministry of Social Security and Labour.

Insurance for employment injuries is compulsory for companies; however, insurance is provided by insurance companies supervised by the Ministry of Finance (*Ministério das Finanças*).

Health care is implemented by the National Health Service which is integrated in the Ministry of Health.

The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health authorities in line with the administrative division of the Portuguese territory.

## IMPORTANT ADRESSES

MINISTRY OF SOCIAL SECURITY AND LABOUR  
*MINISTÉRIO DA SEGURANÇA SOCIAL E DO TRABALHO*  
Praça de Londres, 2/16º  
1049-056 Lisboa

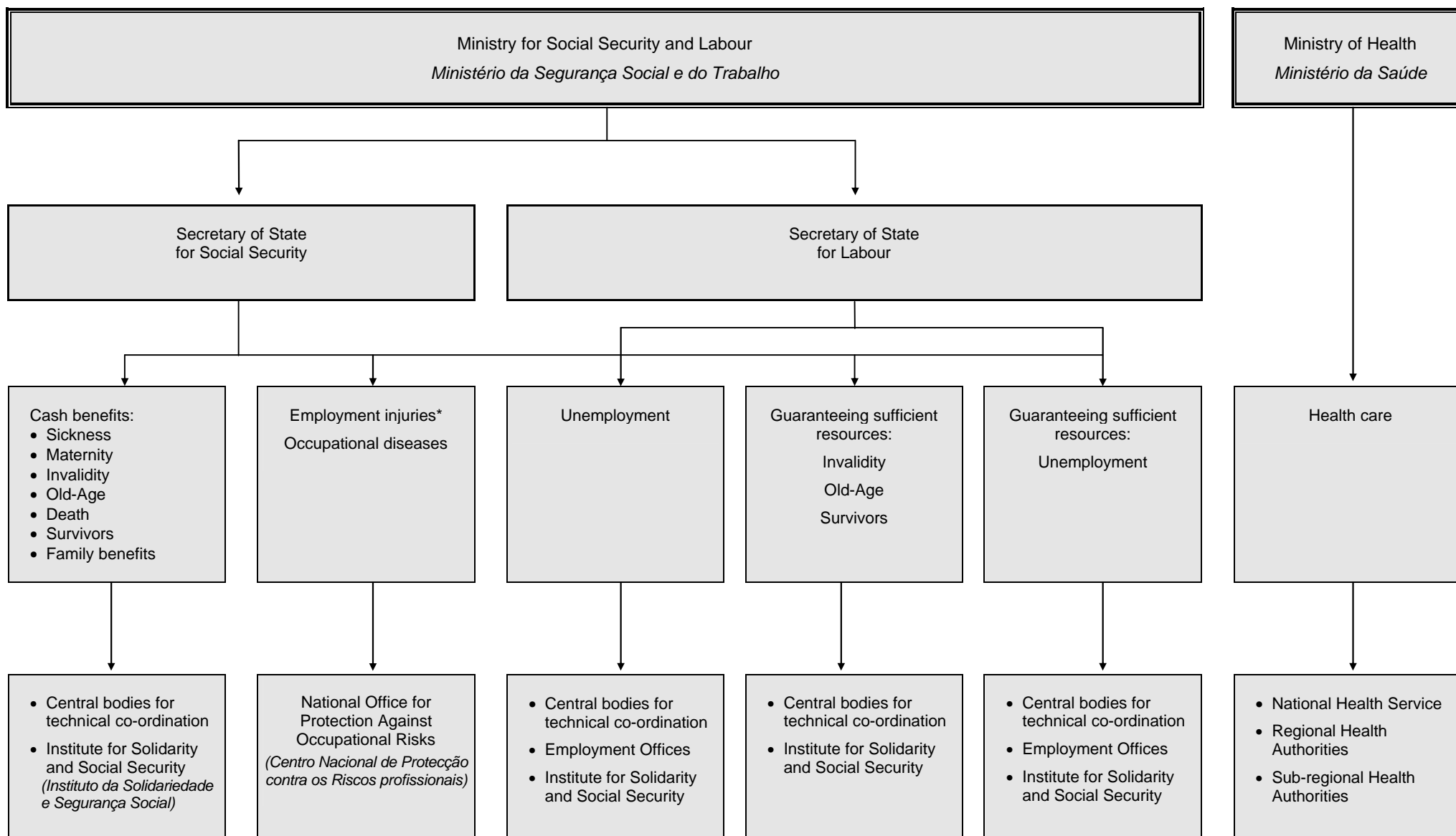
DIRECTORATE-GENERAL FOR SOLIDARITY AND SOCIAL SECURITY  
*DIRECÇÃO-GERAL DA SOLIDARIEDADE E SEGURANÇA SOCIAL*  
Largo do Rato, nº 1  
P-1296-144 Lisboa

INSTITUTE FOR SOLIDARITY AND SOCIAL SECURITY  
*INSTITUTO DA SOLIDARIEDADE E SEGURANÇA SOCIAL*  
Avª Miguel Bombarda, 1 /5º  
1000-207 Lisboa

NATIONAL CENTRE FOR THE PROTECTION AGAINST OCCUPATIONAL RISKS  
*CENTRO NACIONAL DE PROTECÇÃO CONTRA OS RISCOS PROFISSIONAIS*  
Avª da República, 25/3º esq  
1069-036 Lisboa

DIRECTARATE GENERAL FOR HEALTH  
*DIRECÇÃO-GERAL DA SAÚDE*  
Alameda Afonso Henriques, 45  
P-1000-123 Lisboa

MINISTRY OF FINANCE  
*MINISTÉRIO DAS FINANÇAS*  
Avª. Infante D. Henrique, 1  
1149-009 Lisboa



\* Private insurance companies under the supervision of the Ministry of Finance in charge of employment injuries.

## Switzerland

All the branches of **Social Security** governed by a federal law are placed under the supervision of the Federal Social Insurance Office (OFAS), which is part of the Federal Department (Ministry) of Home Affairs, with the exception of unemployment insurance which comes under the remit of the State Secretariat for Economic Affairs (seco), itself part of the Federal Department for Economic Affairs.

Old-age, survivors' and invalidity protection is organised following a system based on a public pension scheme (basic federal insurance) covering the whole population, supplemented by an occupational pension scheme for employees, part of which is compulsory for those in a particular income bracket and optional for the rest, left to the choice of the employer (occupational benefit plans). In addition to this, there is a voluntary private savings plan benefiting from incentive measures (individual private provident measures). This is the so-called "three pillar system" in Switzerland.

The social insurance in case of sickness and accident is ruled under two schemes. Accident and occupational disease insurance covers all kind of injuries and occupational diseases, compulsorily for employees and optionally for the self-employed. Those who are not insured against injuries under the Law on Accident Insurance are covered under sickness insurance. Social sickness insurance is divided into two sections: the health care insurance, which is compulsory for the whole population, and the daily allowance insurance, which is still optional.

In spite of a constitutional provision, Switzerland has no real maternity insurance yet at federal level. However, maternity cash benefits and benefits in kind are provided under the Law on Sickness Insurance. Presently, only the canton of Geneva intro-

duced a maternity insurance at cantonal level.

In the field of family benefits, benefits to agricultural workers and small-scale farmers are governed at federal level while other categories of workers are submitted to the legislation of the 26 cantons.

Unemployment insurance is compulsory for all employees. Each branch of social security is managed by different entities.

The *old-age, survivors' and invalidity insurance* (1st pillar) is managed by cantonal, professional and federal compensation funds and by a Central Compensation Office. Invalidity insurance is additionally managed by AI cantonal offices.

Cantons set the entities responsible for receiving and examining the demands, for fixing and paying the *supplementary benefits to the 1st pillar*, these entities being normally the cantonal compensation funds.

The *occupational benefit plans concerning old-age, survivors and invalidity* (2nd pillar) are managed by the registered pension institutions.

*Sickness insurance* is managed by recognised sickness funds and by private insurance institutions authorised to provide social sickness insurance.

*Accident insurance* is managed by the Swiss National Accident Insurance Organisation (CNA) which insures more than the half of all employees and by public or private insurance institutions.

In the federal scheme, *family allowances* are managed by cantonal compensation funds and, in the cantonal schemes, by funds for family allowances (recognised private funds and cantonal funds).

*Unemployment insurance* is managed by several bodies; mainly by cantonal and public unemployment funds; by unemployment funds of recognised associations; by

authorities designated by the cantons and by certain bodies of the old-age and survivors' insurance.

The last net of social protection, **social assistance** is generally provided under the competence of cantons, while its execution is supplied by municipalities. Social assistance is therefore essentially based on 26 parallel cantonal systems, what produces important disparities. Recommendations from the Swiss Conference of social action institutions (CSIAS) help to maintain a certain level of harmonisation for these benefits.

## Important addresses

FEDERAL SOCIAL INSURANCE OFFICE  
Effingerstrasse 20  
CH - 3003 Bern

STATE SECRETARIAT FOR ECONOMIC AFFAIRS  
CH - 3003 Bern  
(unemployment insurance)

## Liaison Bodies (conventions)

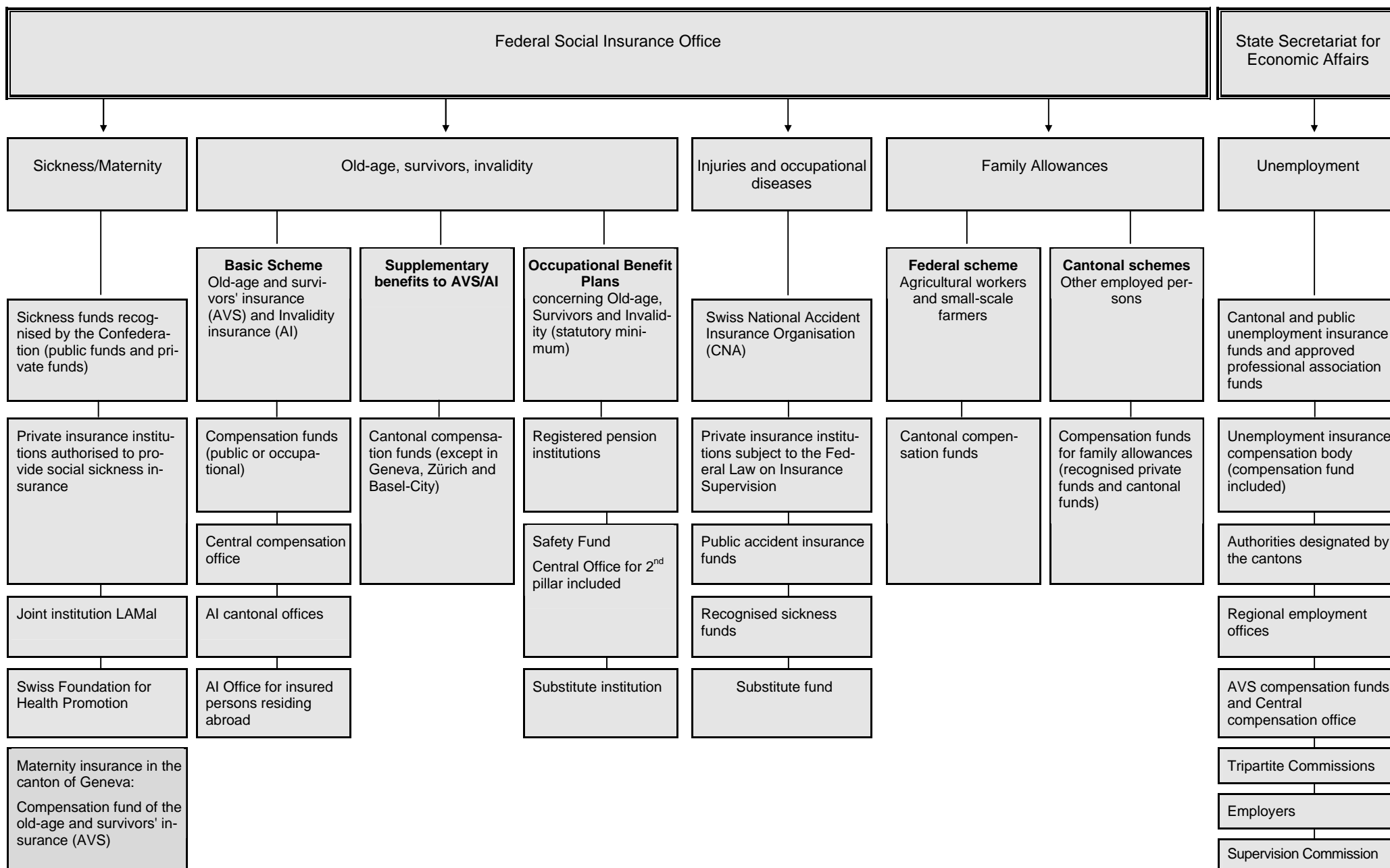
1. *Sickness and Maternity*  
Joint Institution LAMal  
Gibelinstrasse 25  
CH - 4500 Solothurn

2. *Old-age, survivors and invalidity*  
- 1<sup>st</sup> pillar  
Swiss Compensation Fund  
Avenue Edmond-Vaucher 18  
CH - 1211 Geneva 28  
- 2<sup>nd</sup> pillar  
Safety Fund LPP  
Postfach 5032  
CH - 3001 Bern

3. *Accidents and occupational diseases*  
Swiss National Accident Insurance  
Organisation  
Fluhmattstrasse 1  
CH - 6002 Luzern

4. *Family allowances*  
Federal Social Insurance Office  
Effingerstrasse 20  
CH - 3003 Bern

5. *Unemployment insurance*  
State Secretariat for Economic Affairs  
CH - 3003 Bern



## Finland

In Finland all residents are covered by social security schemes which govern basic pensions (national pensions), sickness and maternity benefits and family benefits. In addition, all employed persons are entitled to benefits based on employment, such as employment pensions and benefits for employment accidents. All residents of municipalities have access to health care and social services.

The Ministry of Social Affairs and Health is responsible for social security in Finland.

### Pensions

Finland has two pension systems: The Employment Pension Scheme and the National Pension Scheme. The Employment Pension Scheme provides earnings-related and insurance-based pensions and the National Pension Scheme a complementary minimum pension on the basis of residence. These two pensions together form the total statutory pension. The employment pensions are managed by private insurance companies. The Finnish Centre for Pensions (*Eläketurvakeskus, ETK*) is the central body of the scheme. The public sector has its own pension institutions. National pensions are administered by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

### Health care and sickness insurance

The basic responsibility for providing health services lies with the municipalities. All residents of municipalities are eligible for health care. Public health care services are supplemented by private health care. The sickness insurance provides partial compensation for doctor's fees, examination, and treatment given by private sector. Sickness insurance refunds part of the costs of medicines and travelling expenses in connection with both public and private medical care. The sickness insurance also cov-

ers sickness, maternity, paternity, and parents' allowances. Sickness insurance is administered by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

### Unemployment

Unemployment benefits consist of earnings-related allowance, basic allowance, and labour market support. Most employees are covered by their own sector's unemployment fund, in which case they are entitled to an earnings-related allowance. The allowance is paid by the unemployment fund. The basic allowance and labour market support is paid by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

### Employment injuries and occupational diseases

All employed persons and farmers are insured compulsory. Other self-employed persons than farmers can take a voluntary insurance. The Employment Accident Insurance Scheme is administered by private insurance companies.

### Family benefits

Child allowance is paid for each child under the age of 17 residing in Finland. The amount of the allowance is linked to the number of eligible children in the family. The allowance is paid by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

### Important addresses

SOSIAALI-JA TERVEYSMINISTERIÖ  
PL 33  
FIN-00023 Valtioneuvosto

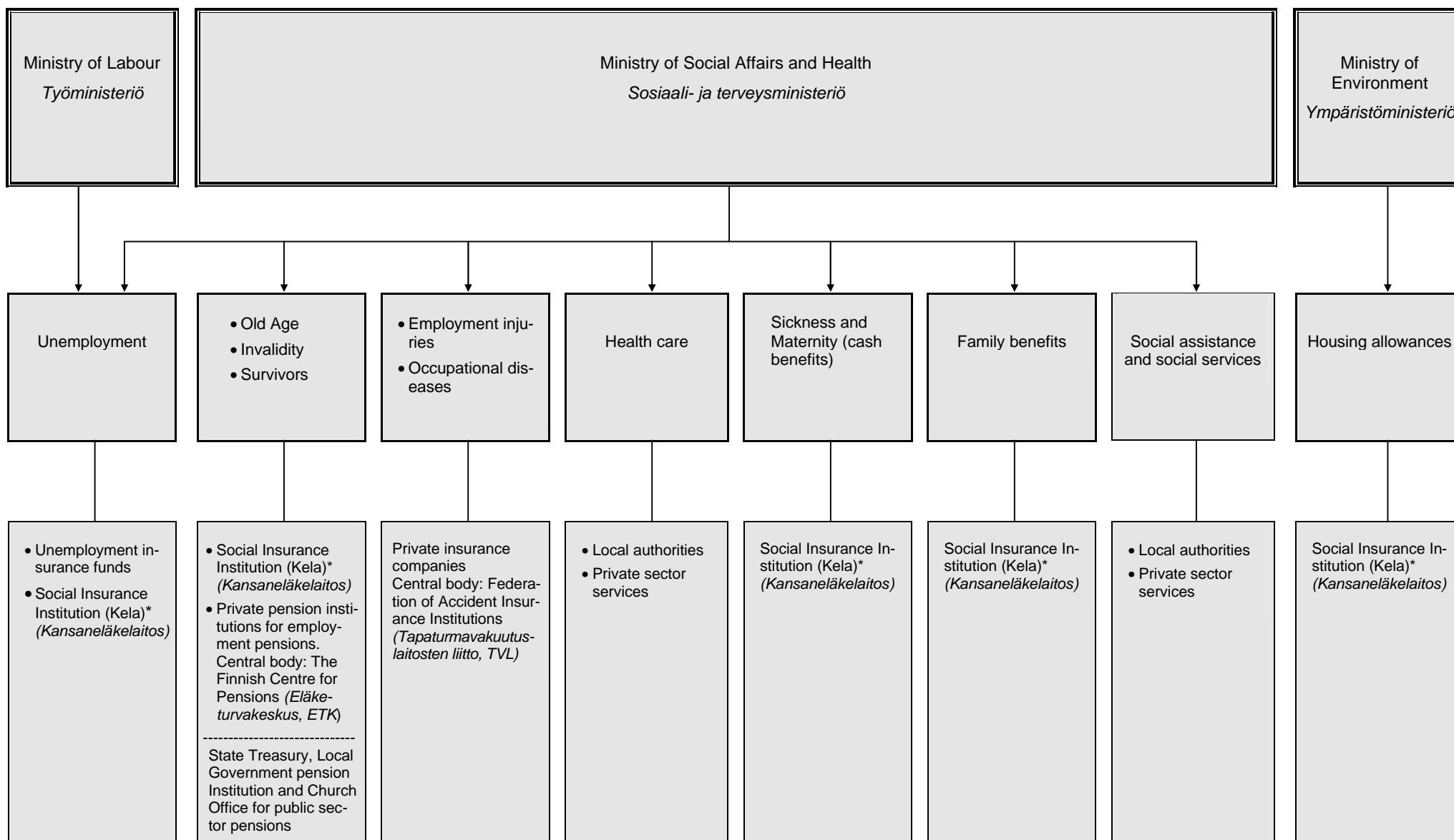
TYÖMINISTERIÖ  
Eteläesplanadi 4  
PL 524  
FIN-00101 Helsinki

YMPÄRISTÖMINISTERIÖ  
Ratakatu 3  
PL 399  
FIN-00121 Helsinki

ELÄKETURVAKESKUS (ETK)  
FIN-00065 Eläketurvakeskus  
Finland

KANSANELÄKELAITOS (KELA)  
Nordenskiöldinkatu 12  
FIN-00250 Helsinki

TAPATURMAVAKUUTUSLAITOSTEN  
LIITTO (TVL)  
Bulevardi 28  
FIN-00120 Helsinki



\* An independent body under the Parliament responsible for the basic benefits.

## Sweden

The Swedish social security system, except for unemployment insurance, comes under the jurisdiction of the Ministry of Health and Social Affairs (*Socialdepartementet*). The basic parts of the insurance cover sickness and parental insurance (*sjuk- och föräldraförsäkring*), old-age pension (*ålderspension*), survivors' pension (*efterlevandepension*), disability pension (*förtidspension*), part-time pension (*delpension*) and work injury insurance (*arbetskadeförsäkring*).

Under the new Social Insurance Act, social insurance is divided into a domicile-based insurance providing guaranteed amounts and benefits and a work-related insurance against loss of income. Both categories apply equally to everyone who is habitually resident or works in Sweden. Swedish citizenship is no longer one of the conditions of the insurance.

The National Social Insurance Board (*Riksförsäkringsverket*), which is a State body, is responsible for managing and supervising social security centrally. On the regional and local level there are 21 regional social insurance offices with about 330 local insurance offices together.

Swedish social insurance is financed mainly by employers' contributions. Insured persons' contributions have recently been introduced to finance part of the old-age pension scheme. Contributions cover three-quarters of all insurance expenditure. The rest is financed by yield from funds and by taxes via the State Budget.

Health care is a responsibility for the county councils in Sweden with a taxation right of their own.

The unemployment insurance comes under the jurisdiction of the Ministry of Industry, Employment and Communication (*Näringsdepartementet*). It consists of two parts: a basic allowance and optional in-

come-related benefit. The basic allowance covers persons over 20 years of age who are not optionally insured. Both parts are mainly financed by contributions from the employer. The optional income-related benefit is voluntary but members of different trade unions collectively join the insurance.

Social assistance which is not considered a part of social insurance in Sweden, comes under the jurisdiction of the Ministry of Health and Social Affairs. It is supervised by the National Board of Health and Welfare (*Socialstyrelsen*). The local administration of social assistance, including care and service for children and families, care for elderly and handicapped, is a responsibility for the municipalities. It is financed mainly through local taxation.

## Important addresses

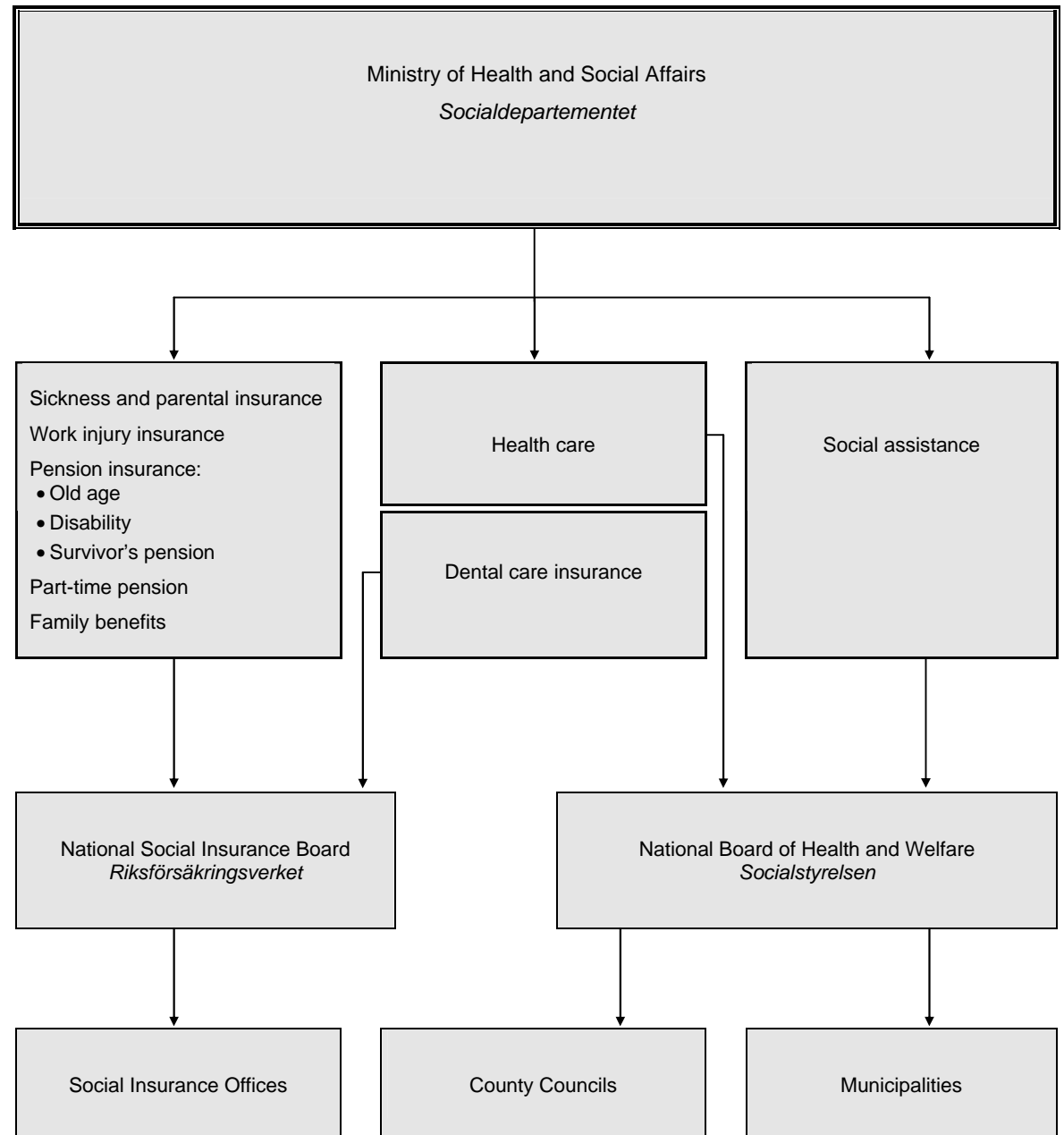
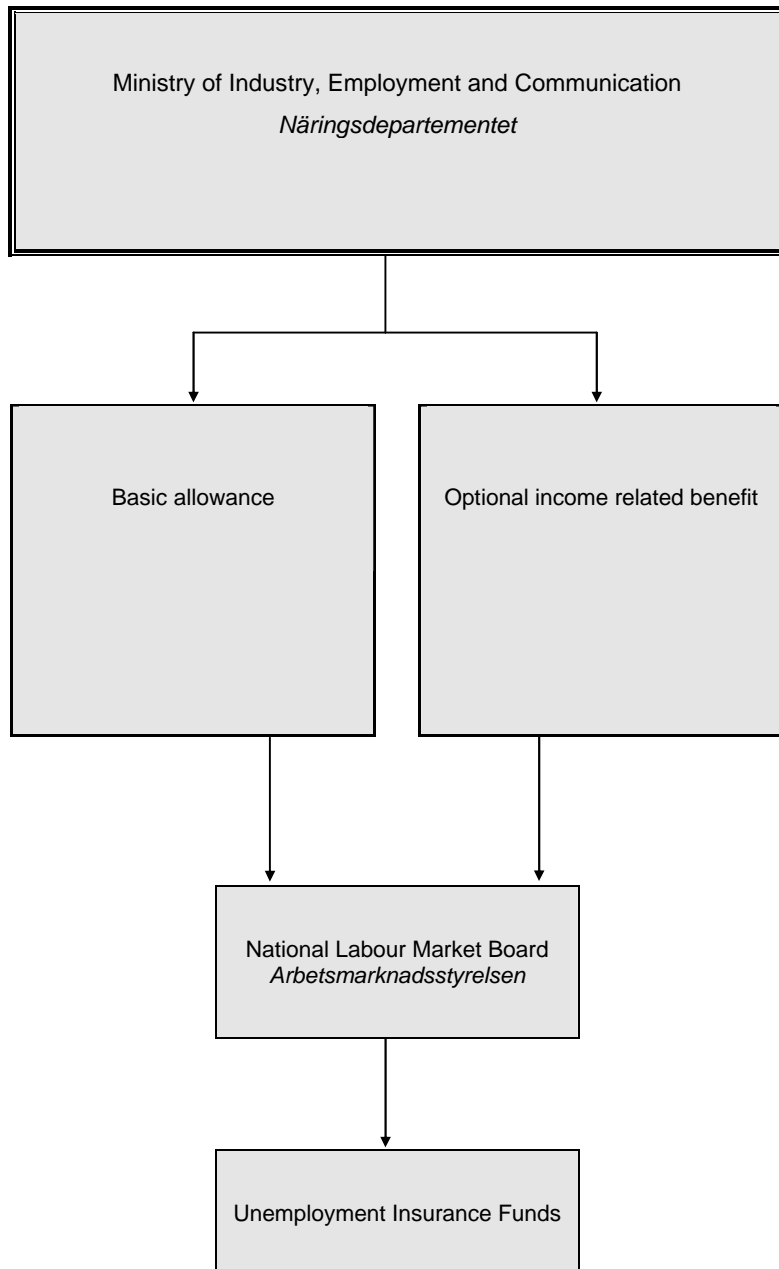
NÄRINGSDEPARTEMENTET  
SE-103 33 Stockholm

SOCIALDEPARTEMENTET  
SE-103 33 Stockholm

RIKSFÖRSÄKRINGSVERKET  
SE-103 51 Stockholm

ARBETSMARKNADSSTYRELSEN  
SE-113 99 Stockholm

SOCIALSTYRELSEN  
SE-106 30 Stockholm





## United Kingdom

A comprehensive state administered social security scheme covers the entire population. It consists of contributory, non-contributory and income-related benefits<sup>1</sup>. Contributory benefits and their administration are funded by the National Insurance (NI) Fund, which is financed by compulsory contributions based on current income and paid by most workers and employers. The benefits cover old age, widowhood, sickness, maternity, and unemployment and are predominantly flat rate. An earnings related component can be paid with some, notably Retirement Pension (Age Pension). Non-contributory benefits are financed from general taxation and are dependent on individual circumstances (e.g. disability, children). Income-related benefits such as Housing Benefit and Income Support (for people who are not working) are also funded from general taxation and act as a safety net. The National Health Service (NHS) provides universal health care, which is financed from taxation and the NI Fund and is not dependent on a contribution record.

The Department for Work and Pensions (DWP) and its business units are responsible for delivery, support and advice to people of working age, employers, pensioners, families, children and disabled people. Its key aims are to help customers become financially independent and help reduce child poverty. The work of the main business units is shown below:

- Jobcentre Plus delivers an integrated work and benefit service to people of working age and employers.
- The Pension Service delivers benefits and services to pensioners.

- The Disability and Carers Directorate is responsible for the civil rights agenda for disabled people. It also delivers extra cost disability and carers benefits.
- The Child Support Agency administers the child maintenance system and ensures that parents who live apart meet their financial responsibilities to their children.

The Inland Revenue is responsible for the collection and recording of contributions and the assessment and payment of tax credits for families and people who are in work. Local authorities administer Housing Benefit and Council Tax Benefit. Employers are responsible for paying Statutory Sick Pay and Statutory Maternity Pay. National Health Service authorities are funded to secure health services for their local population through contracts with NHS Trusts and other service providers and professionals. Social care services are provided or purchased by local authorities within a financial and legislative framework determined by the Health Ministry.

Employed earners currently paying National Insurance contributions have to contribute towards help for those who cannot provide for their own needs. However, the Government is keen that they should be able to make additional provision for themselves privately. A key area of private provision is retirement pensions. Supplementary pensions may be provided through an employer's occupational scheme or a personal arrangement with a financial institution. Providing certain conditions are met, this additional pension can supplant the earnings-related component of an individual's state pension, with a corresponding partial reduction or refund of NI liability to the benefit of the chosen scheme. Occupational and personal pension schemes operate within a regulatory framework determined by Parliament. Individuals may choose to subscribe to private medical in-

surance, or employers may offer to meet the cost of private treatment.

### Important addresses

DEPARTMENT FOR WORK AND PENSIONS

The Adelphi  
1-11 John Adam Street  
London WC2N 6HT  
and

Caxton House  
Tothill Street  
London SW1H 9NA

DEPARTMENT FOR EDUCATION AND SKILLS

Caxton House  
Tothill Street  
London SW1H 9NA  
and

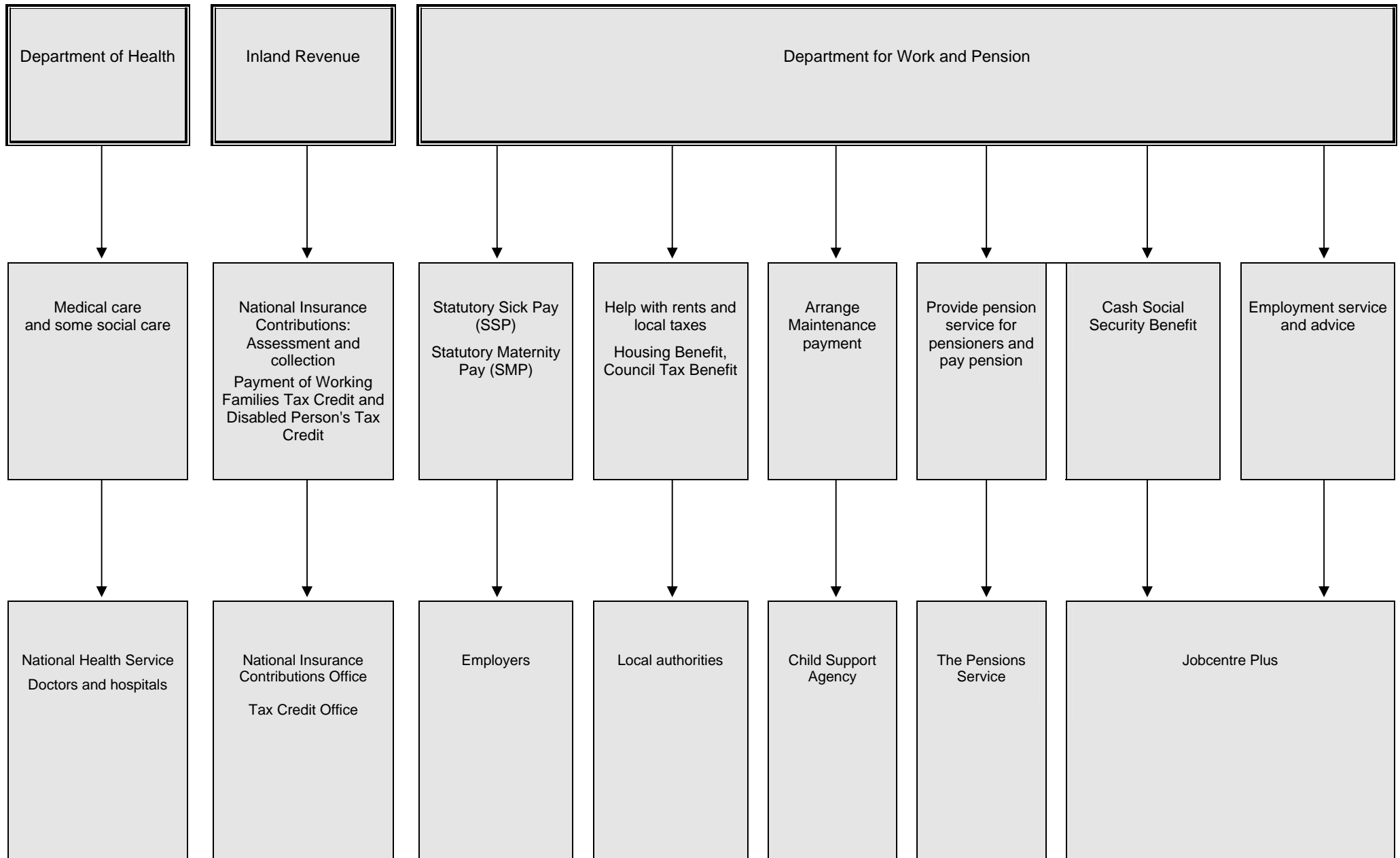
Sanctuary Buildings  
Great Smith Street  
London SW1P 3BT

DEPARTMENT OF HEALTH

Richmond House  
79 Whitehall  
London SW1A 2NS

INLAND REVENUE  
Somerset House  
Strand  
London WC2R 1LB

<sup>1</sup> The position in Great Britain is described; similar arrangements apply in Northern Ireland.





# **Comparative Tables on Social Protection**

**Situation on 1 January 2003**



## **I Financing**

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

XII Long-term care

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>Financing principle</b>					<b>Financing principle</b>
<b>1. Sickness and maternity: Benefits in kind</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Taxes.	Contributions (insured persons and employers) and taxes.	<i>Persons insured before 31.12.1992:</i> Contributions (employees and employers). <i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state). Annual State subsidies to the social insurance institutions.	<b>1. Sickness and maternity: Benefits in kind</b>
<b>2. Sickness and maternity: Cash benefits</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Tax financed (but State's expenditures are reimbursed by the Labour Market Fund ( <i>Arbejdsmarkedsfonden</i> ) financed by contributions (employees and self-employed).	Contributions (insured persons and employers).	<i>Persons insured before 31.12.1992:</i> Contributions (employees and employers). <i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state). Annual State subsidies to the social insurance institutions.	<b>2. Sickness and maternity: Cash benefits</b>
<b>3. Long-term care</b>	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Financed by local authorities as a part of health care and social services.	Contributions (insured persons and employers).	No single, discrete long-term care scheme.	<b>3. Long-term care</b>
<b>4. Invalidity</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Tax financed. The State - reimbursed by the Labour Market Fund ( <i>Arbejdsmarkedsfonden</i> ) - covers 35% of costs for pensions of persons under the age of 65, while the local communes cover 65%.	Contributions (insured persons and employers) and taxes.	<i>Persons insured before 31.12.1992:</i> Contributions (employees and employers). <i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state). Annual State subsidies to the social insurance institutions.	<b>4. Invalidity</b>
<b>5. Old-age</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	National pension ( <i>Folkepension</i> ): Taxes. Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	<i>Persons insured before 31.12.1992:</i> Contributions (employees and employers). <i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state). Annual State subsidies to the social insurance institutions.	<b>5. Old-age</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
Taxes.	Contributions (insured persons and employers) and taxes.	Mainly tax financed.	Taxes.	Contributions (employers).	<b>Financing principle</b> <b>1. Sickness and maternity: Benefits in kind</b>
Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees, employers and - in case of maternity - the self-employed).	Sickness cash benefits ( <i>sjúkradag-peningar</i> ): Taxes. Parental benefit ( <i>greiðslur úr fæðingarorlofssjóði</i> ): Taxes and contributions (employers and self-employed).	Contributions (employers).	
No single, discrete long-term care scheme. Financed by the Autonomous Communities ( <i>Comunidades Autónomas</i> ) as a part of health care and social services.	No single, discrete long-term care scheme.	Mainly tax financed.	Taxes.	No single, discrete long-term care scheme.	<b>3. Long-term care</b>
Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees and employers).	National pension ( <i>lífeyrir almanna-trygginga</i> ): Taxes and contributions (employers and self-employed). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Contributions (employees and employers).	Contributions (employees and employers).	<b>4. Invalidity</b>
Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees, employers and self-employed).	National pension ( <i>lífeyrir almanna-trygginga</i> ): Taxes and contributions (employers and self-employed). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Contributions (employees and employers).	Contributions (employees and employers).	<b>5. Old-age</b>



Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Financing principle</b>	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and state subsidies.	Health Insurance Act ( <i>Ziekenfondswet, ZFW</i> ): Contributions (employees, employers and self-employed). General Exceptional Medical Expenses Act ( <i>Algemene wet bijzondere ziektekosten, AWBZ</i> ) (insurance against serious risks): Contributions (all residents).	Taxes and contributions (insured and employers).	Contributions (insured persons and employers) and taxes.
<b>1. Sickness and maternity: Benefits in kind</b>					
<b>2. Sickness and maternity: Cash benefits</b>	Sickness insurance ( <i>Krankenversicherung</i> ): Contributions (insured persons and employers). Maternity allowance ( <i>Mutterschaftszulage</i> ): Taxes.	Contributions (insured persons and employers) and taxes.	Benefits under the Sickness Benefit Act ( <i>Ziekewet, ZW</i> ) are financed from the Redundancy Payment Fund ( <i>Wachtgeldfonds, Wgf</i> ) of the Administrative Institute for Workers Insurance ( <i>Uitvoeringsinstituut werknemersverzekeringen, UWV</i> ) and the General Unemployment Fund ( <i>Algemeen werkloosheidsfonds, Awf</i> ). These funds are financed through contributions.	Contributions (employees and employers).	Contributions (insured persons and employers).
<b>3. Long-term care</b>	No single, discrete long-term care scheme.	Special contribution (insured persons) and taxes.	No single, discrete long-term care scheme. The risk is covered by the health insurances.	No single, discrete long-term care scheme. Financed by local authorities as a part of health care and social services.	Taxes.
<b>4. Invalidity</b>	First pillar ( <i>1. Säule</i> ): Contributions (insured persons and employers) and taxes. Second pillar ( <i>2. Säule</i> ): Contributions (insured persons and employers).	Contributions (insured persons and employers) and taxes.	Disablement Insurance Act ( <i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i> ): Contributions (employers). Self-employed Persons Disablement Insurance Act ( <i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i> ): Contributions (insured persons). Disablement Assistance Act for Handicapped Young Persons ( <i>Wet arbeidsongeschiktheidsvoorziening jong gehandicapten, Wajong</i> ): Tax financed.	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.
<b>5. Old-age</b>	First pillar ( <i>1. Säule</i> ): Contributions (insured persons and employers) and taxes. Second pillar ( <i>2. Säule</i> ): Contributions (insured persons and employers).	Contributions (insured persons and employers) and taxes.	Contributions (employees and self-employed).	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Taxes.	Premiums [contributions] and participation of the insured.	Public health care ( <i>Julkinen terveydenhuolto</i> ) financed by local authorities. State pays a subsidy to municipalities for their social and health services.	Health care is financed by the county councils ( <i>landsting</i> ).	Services provided by the National Health Service: Financed by taxes and (to a lesser extent) from contributions.	<b>Financing principle</b> <b>1. Sickness and maternity: Benefits in kind</b>  <b>2. Sickness and maternity: Cash benefits</b>  <b>3. Long-term care</b>  <b>4. Invalidity</b>  <b>5. Old-age</b>
Contributions (insured persons and employers).	<i>Federal sickness insurance:</i> Premiums [contributions]. <i>Maternity insurance in the canton of Geneva:</i> Contributions (insured persons and employers).	Sickness insurance ( <i>Sairausvakuutus</i> ): Contributions (insured and employers) and state subsidy.	Contributions (employers and self-employed).	Financed through contributions (employees and employers), taxes and employers.	
Contributions (insured persons and employers) and taxes.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Financed by local authorities as a part of health care and social services.	No single, discrete long-term care scheme. Financed and administered by the municipalities as a part of health care and social services.	No single, discrete long-term care scheme. Care homes for the elderly and disabled provided by local authorities, private and charitable organisations.	
Contributions (insured persons and employers).	<i>1<sup>st</sup> pillar (basic scheme):</i> Contributions (insured persons and employers) and taxes. The helplessness allowance is exclusively financed by public authorities. <i>2<sup>nd</sup> pillar (statutory minimum):</i> Premiums [contributions] paid by insured persons and employers.	National pension ( <i>Kansaneläke</i> ): Contributions (employers) and taxes. Employment pension ( <i>Työeläke</i> ): Contributions (insured persons and employers) plus state subsidy (for the pension schemes for farmers, self-employed persons and seamen).	Contributions (insured persons and employers) and taxes.	Contributions (employees and employers).	
Contributions (insured persons and employers).	<i>1<sup>st</sup> pillar (basic scheme):</i> Contributions (insured persons and employers) and taxes. The helplessness allowance is exclusively financed by public authorities. <i>2<sup>nd</sup> pillar (statutory minimum):</i> Contributions (old-age) and premiums (death) (insured persons and employers).	National pension ( <i>Kansaneläke</i> ): Contributions (employers) and taxes. Employment pension ( <i>Työeläke</i> ): Contributions (insured persons and employers) plus state subsidy (for the pension schemes for farmers, self-employed persons and seamen).	Contributions (insured persons and employers) and taxes.	Contributions (employees and employers).	

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>6. Survivors</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	National pension ( <i>Folkepension</i> ): Taxes. Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	<i>Persons insured before 31.12.1992</i> : Contributions (employees and employers). <i>Persons insured since 1.1.1993</i> : Three-party financing (employee, employer, state). Annual State subsidies to the social insurance institutions.	<b>6. Survivors</b>
<b>7. Employment injuries and occupational diseases</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need. For employment injuries insurance by the employers.	Premiums [contributions] (employers).	Contributions (employers).	<i>Persons insured before 31.12.1992</i> : Contributions (employees and employers). <i>Persons insured since 1.1.1993</i> : Three-party financing (employee, employer, state). Annual State subsidies to the social insurance institutions.	<b>7. Employment injuries and occupational diseases</b>
<b>8. Unemployment</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Benefits are paid by the State. However, the contributions of the insured persons and their employers as well as the contributions of employees and self-employed towards the Labour Market Fund ( <i>Arbejdsmarkedets-fonden</i> ) cover State expenditure on these benefits, including early retirement.	Unemployment insurance ( <i>Arbeitslosenversicherung</i> ): Contributions (employees and employers). Unemployment assistance ( <i>Arbeitslosenhilfe</i> ): Taxes.	Contributions (employees and employers).	<b>8. Unemployment</b>
<b>9. Family allowances</b>	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Taxes.	Taxes.	Contributions (employees and employers).	<b>9. Family allowances</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees, employers and self-employed).	National pension ( <i>lífeyrir almannaþrygginga</i> ): Taxes and contributions (employers and self-employed). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Contributions (employees and employers).	Contributions (employees and employers).	<b>6. Survivors</b>
Contributions (employers).	Contributions (employers).	Contributions (employees and employers).	National occupational injury scheme ( <i>slysatryggingar almannaþrygginga</i> ): Taxes and contributions (employers and self-employed). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Contributions (employees and employers).	Contributions (employers).	<b>7. Employment injuries and occupational diseases</b>
Contributions (employees and employers).	Contributions (employees and employers) and State subsidies for the unemployment assistance ( <i>régime de solidarité</i> ).	Contributions (employees and employers).	Contributions (employers and self-employed).	Contributions (employees and employers).	<b>8. Unemployment</b>
Taxes.	Contributions (employers) and taxes.	Taxes.	Taxes.	Contributions (employers).	<b>9. Family allowances</b>

Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>6. Survivors</b>	First pillar ( <i>1. Säule</i> ): Contributions (insured persons and employers) and taxes. Second pillar ( <i>2. Säule</i> ): Contributions (insured persons and employers).	Contributions (insured persons and employers) and taxes.	Contributions (employees and self-employed).	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.
<b>7. Employment injuries and occupational diseases</b>	Contributions (employers).	Premiums [contributions] (employers and self-employed, and taxes.	No specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.	Contributions (employers).	Contributions (employers).
<b>8. Unemployment</b>	Contributions (employees and employers) and taxes.	Special tax plus state subsidy.	Contributions (employees and employers).	Contributions (employers) and taxes.	Contributions (employees and employers) and taxes.
<b>9. Family allowances</b>	Contributions (employers, self-employed persons, not gainfully employed persons).	Employers' contributions (reimbursed by the State) and taxes.	Taxes.	Taxes.	Contributions (employers) and taxes.

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Contributions (insured persons and employers).	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Contributions (insured persons and employers) and taxes.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Contributions (old-age) and premiums (death) (insured persons and employers).</p>	<p>National pension (<i>Kansaneläke</i>): Taxes.</p> <p>Employment pension (<i>Työeläke</i>): Contributions (insured persons and employers) plus state subsidy (for the pension schemes for farmers, self-employed persons and seamen).</p>	Contributions (insured persons and employers) and taxes.	Contributions (employees and employers).	<b>6. Survivors</b>
<p><i>Employment injuries:</i> Insurance premiums (employers).</p> <p><i>Occupational diseases:</i> Contributions (employers).</p>	Premiums [contributions] (employers).	Premiums [contributions] (employers).	Contributions (employers and self-employed).	Taxes.	<b>7. Employment injuries and occupational diseases</b>
Contributions (insured persons and employers).	Contributions (insured persons and employers) with participation by the Confederation.	<p><i>Basic security (perustoimeentuloturva):</i> Taxes (83%) and contributions from salaried employees who are not members of unemployment funds (17%).</p> <p><i>Earnings-related security (ansioperusteinen sosiaaliturva):</i> Contributions (three party financing: Employees, employers, state).</p>	Contributions (insured persons and employers) and taxes.	Contribution-based Jobseeker's Allowance (JSA): Contributions (employees and employers). Income-based Jobseeker's Allowance: Taxes.	<b>8. Unemployment</b>
Contributions (insured persons and employers) and taxes.	<p><i>Federal scheme:</i> Agricultural workers: Contributions (employers) with participation by the public authorities; small-scale farmers: financed by the public authorities.</p> <p><i>Cantonal schemes:</i> Contributions paid by employers (in a canton, also contributions from employees). Participation of the cantons in financing allowances for the self-employed and people not engaged in paid employment.</p>	Taxes.	Taxes.	Taxes.	<b>9. Family allowances</b>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>Contributions of insured and employers</b> <b>Rates and ceiling</b> <b>1. Overall contributions</b>	<i>Principle: global management.</i> Basic contribution: 37.94% total, of which 24.87% employer, 13.07% employee. "Wage moderation" contribution ( <i>co-tisation de modération salariale/ Loonmatigingsbijdrage</i> ): 7.48% employer. Contribution for firms having 10 or more workers: 1.69% employer. Contribution for health care levied on civil servants: 7.35% total, of which 3.55% civil servant, 3.80% State. No ceiling.	Contributions from the insured persons (employees and self-employed) to the Labour Market Fund ( <i>Arbejdsmarkedsfonden</i> ): 8% of the salary or gross earnings.	No overall contribution.	No overall contribution.	<b>Contributions of insured and employers</b> <b>Rates and ceiling</b> <b>1. Overall contributions</b>
	<b>2. Sickness and maternity: Benefits in kind</b>	A part of the contributions from global management, which varies according to need.	No contributions, tax financed.	Different contribution rates according to the concerned sickness fund. Average general rates since 1 <sup>st</sup> January 2003: 14.30% total, of which 7.15% employee, 7.15% employer. Annual ceiling: € 41,400.	

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
<p>Overall contribution for social protection (excl. unemployment): 28.3% total, of which 4.7% employee, 23.6% employer. Ceiling: €2,652 per month. This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories with ceilings for each category.</p>	<p>No overall contribution.</p>	<p>Overall Social Insurance (excluding contribution for sickness and maternity benefits in kind) rates:</p> <ul style="list-style-type: none"> <li>• Self-employed: 3.0%. No ceiling.</li> <li>• Employee: 4.0%. The first €127 of weekly earnings is excluded from the calculation of the percentage payable. Employees with earnings up to €287 per week are exempt from making a contribution. Annual ceiling: €40,420.</li> <li>• Employer: 8.5% (including a 0.7% National Training Fund Levy) on incomes up to €356 per week. 10.75% (including a 0.7% National Training Fund Levy) on all earnings where weekly income is in excess of €356. No ceiling.</li> </ul>	<p>Social security contribution (<i>tryggingagjald</i>) paid by employer is imposed on all remuneration paid for dependent personal service and presumptive employment income of the self-employed. The general social security contribution rate for year 2001 is 5.23%.</p>	<p>No overall contribution.</p>	<p><b>Contributions of insured and employers Rates and ceiling</b></p> <p><b>1. Overall contributions</b></p>
<p>No contributions, tax financed.</p>	<p>Contributions for sickness, maternity, invalidity and death: 13.55% total, of which 0.75% employee, 12.80% employer. No ceiling. Reduction of employers' contributions on low wages and as incentive for the transition to 35 working hours p.w. Maximum: €290.13 per month. These reductions are limited until 30 June 2003 and will be replaced by a new regulation.</p>	<p>2.0% of all earnings for employees and self-employed. No annual ceiling. No charge for employees with earnings of €356 per week or less (€18,512 per annum in the case of the self employed). Persons with full eligibility for health services, recipients of Social Welfare Widow's/Widower's (Contributory and Non-contributory) Pensions and One Parent Family Payment are exempt from making a contribution. Entitlement to any individual health benefit or service is not dependent on the payment of a Health Contribution.</p>	<p>No contributions, tax financed.</p>	<p><i>Manual workers:</i> 2.88% only employer's contribution. Including contributions for maternity (0.66% in industry, 0.44% in commerce) and the contribution for cash benefits (2.22% in industry, 2.44% in commerce). No ceiling. <i>White-collar workers:</i></p> <ul style="list-style-type: none"> <li>• Industry 0.66% employer's contribution.</li> <li>• Commerce 0.44% employer's contribution.</li> </ul> <p>No ceiling.</p>	<p><b>2. Sickness and maternity: Benefits in kind</b></p>



Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Contributions of insured and employers</b> <b>Rates and ceiling</b> <b>1. Overall contributions</b>	No overall contribution.	No overall contribution.	No overall contribution.	<ul style="list-style-type: none"> <li>• Employees and freelancers: Overall contribution of 7.8% of gross income from work. No ceiling.</li> <li>• Self-employed: 10.7%. To income beyond 12 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 650,040 (€89,451), the 7.8% rate applies.</li> <li>• Employers: 14.1%. Lower rates, at four different levels, in certain areas. Certain branches of enterprise must pay the full rate even in these areas. At all levels a reduction of 4% for older employees (62 years or more). An additional employers' contribution of 12.5% applies to the exceeding of salaries beyond 16 times the Basic Amount, i.e. NOK 866,720 (€119,268).</li> </ul>	No overall contribution.
<b>2. Sickness and maternity: Benefits in kind</b>	<p>Insured person: Fixed amounts per insured person (with the exception of children under 16 years of age in the family doctor system). In 2003 the adult average contribution amounts monthly to CHF 196 (€135) and CHF 98 (€67) for the young people.</p> <p>Employer: Employer: Half of the country average amount of contributions for each employee, this means in 2003 per month CHF 98 (€67) for the adults and CHF 49 (€34) for young people.</p>	<p>5.10% total, of which 2.55% employee, 2.55% employer. Ceiling: €79,348.20 per year.</p>	<p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): 8.45% total, of which 1.70% employee, 6.75% employer. Annual ceiling: €31,750.</p> <p>8.45% self-employed. Annual ceiling (taxable income): €20,250.</p> <p>Pensioners pay a contribution of 8.45% of the general old-age pension (<i>Algemene Ouderdomswet, AOW</i>) and 6.45% of eventual wages or supplementary pensions.</p> <p>Next to the health insurance contributions, a flat-rate contribution of annually €286.72 (average amount, set by the health insurance per adult).</p> <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): 12.05%, paid by all residents. Annual ceiling: €28,850.</p>	Included in the insured persons' overall contribution.	<p>Manual workers: 7.60% total, of which 3.95% employees, 3.65% employers.</p> <p>White-collar workers: 6.90% total, of which 3.40% employees, 3.50% employers.</p> <p>Persons with free service contracts: 6.50% total, of which 3.25% employees, 3.25% employers.</p> <p>Supplementary contribution for certain dependants: 3.40% employees.</p> <p>Ceiling: In principle, €3,360 per month, for special payments (13<sup>th</sup> and 14<sup>th</sup> salary) €6,720 per year.</p>

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Overall rate for the systems of social security (with the exception of employment injuries and occupational diseases): 34.25% total, of which 11.00% employee, 23.25% employer. No ceiling. Reduced contributions for certain activities and employers, in particular for non-profit-organisations, and for certain groups as for young people looking for their first job, and for the employment of handicapped people.</p>	<p>No overall contribution.</p>	<p>No overall contribution.</p>	<p>No overall contribution.</p>	<p>Overall contributions for <i>Sickness and Maternity - Cash benefits, Invalidity, Old Age, Survivors and Unemployment</i>. Contributions vary with the level of earnings: <i>Employees:</i> Pay 10% (8.4% if member of approved occupational pension scheme) of earnings between GBP 89 (€137) and GBP 585 (€897). No contribution paid after State Pension age. <i>Employer:</i> Pay 11.8% on all weekly earnings above GBP 89 (€137). Employers get 3.5% rebate for employees in approved salary-related schemes and 1% for those in money purchase schemes. The Government also pays a contribution rebate related to the age of the employee, into money purchase schemes.</p>	<p><b>Contributions of insured and employers</b> <b>Rates and ceiling</b> <b>1. Overall contributions</b></p>
<p>No contributions, tax financed.</p>	<p>Individual premium set by the insurer. Equal premiums for people insured by the same insurer. The insurer may grade the premiums if costs differ between cantons and regions. Lower premiums for insured persons under the age of 18. The insurer may set a lower premium for insured persons under the age of 25. Average premium in Switzerland for an adult (accident risk included): CHF 268 (€184) per month in 2003.</p>	<p>No contributions, tax financed (local authorities).</p>	<p>No contributions, tax financed.</p>	<p>No contributions, tax financed (National Health Service).</p>	

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>3. Sickness and maternity: Cash benefits</b>	A part of the contributions from global management, which varies according to need.	Public health insurance tax financed. But contributions (employees and self-employed) paid into the Labour Market Fund ( <i>Arbejdsmarkedsfonden</i> ) cover State expenditure on daily allowances.	Contributions included in the rates shown under "Health care".	1.20% total, of which 0.40% employee, 0.80% employer. <i>Persons insured before 31.12.1992:</i> Ceiling: € 1,960.25 per month. <i>Persons insured since 1.1.1993:</i> No ceiling.	<b>3. Sickness and maternity: Cash benefits</b>
<b>4. Long-term care</b>	No single, discrete long-term care scheme.	No contributions, tax financed.	1.70% total, of which 0.85% employee, 0.85% employer. Annual ceiling: € 41,400.	No single, discrete long-term care scheme.	<b>4. Long-term care</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
<p>Included in the overall contribution.</p>	<p>Contributions included in the rates shown under "Health care".</p>	<p>Included in the overall Social Insurance rates. The self employed are eligible for Maternity and Adoptive Benefits only.</p>	<p>Sickness cash benefits (<i>sjúkradagpeningar</i>): No contributions, tax financed.                      Parental benefit (<i>greiðslur úr fæðingarorlofssjóði</i>) and maternity/paternity grants (<i>fæðingarstyrkur</i>): Included in the social security contribution (<i>tryggingagjald</i>).</p>	<p>Contributions included in the rates shown under "Health care".</p>	<p><b>3. Sickness and maternity: Cash benefits</b></p>
<p>No single, discrete long-term care scheme.</p>	<p>No single, discrete long-term care scheme.</p>	<p>Contributions for Carer's Benefit and Constant Attendance Allowance are included in the overall Social Insurance rates. Otherwise, tax financed.</p>	<p>No contributions, tax financed.</p>	<p>No single, discrete long-term care scheme.</p>	<p><b>4. Long-term care</b></p>

Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Sickness and maternity: Cash benefits</b>	<ul style="list-style-type: none"> <li>Insured person: Contributions are raised in fixed amounts or in percentages of wages.</li> <li>Employer: Half of the contribution made by their employees.</li> </ul> Ceiling: CHF 106,800 (€ 73,513) per year.	Manual workers: 4.70% total, of which 2.35% worker, 2.35% employer.  White-collar workers: 0.24% total, of which 0.12% worker, 0.12% employer. Ceiling: € 79,348.20 per year.  The difference in contribution rates results from the fact that white-collar workers in the private sector continue to receive pay - imposed on the employer - for the month in which the disease occurs and for the following three months. After expiration of these period cash-benefits for illness are paid by the sickness-insurance-fund.	Benefits under the Sickness Benefit Act ( <i>Ziektewet, ZW</i> ) are financed from the Redundancy Payment Fund ( <i>Wachtgeldfonds, Wgf</i> ) of the Administrative Institute for Workers Insurance ( <i>Uitvoeringsinstituut werknemersverzekeringen, UWV</i> ) and the General Unemployment Fund ( <i>Algemeen werkloosheidsfonds, Awf</i> ). Contributions are included in the rates shown below under "unemployment".	Included in the employers' overall contribution.	Contributions included in the rates shown under "Health care".
<b>4. Long-term care</b>	No single, discrete long-term care scheme.	Special contribution (insured persons): 1%.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No contributions, tax financed.

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Included in the overall contribution.	<p><i>Federal sickness insurance:</i> Premium set by the insurer. Equal premiums for equal insured benefits, with the possibility of grading premiums according to the age of entry to the scheme or the region.</p> <p><i>Maternity insurance in the canton of Geneva:</i> Employer and employee each pay 0.15% of the gross salary.</p> <p>Self-employed: 0.15% of gross professional income if income is below CHF 60,000 (€41,300) per year, 0.249% if income is between CHF 60,000 (€41,300) and CHF 100,000 (€68,833) per year and 0.263% if income is greater than CHF 100,000 (€68,833) per year.</p>	<p><i>Sickness insurance:</i> Insured: 1.5% on taxable income.</p> <p>Employer: • Private sector, municipality and church: 1.614% of payroll. • State: 2.864% of payroll.</p>	<p>Sickness insurance (<i>sjukförsäkring</i>): 11.08% employer, 11.81% self-employed.</p> <p>Parental insurance (<i>föräldraförsäkring</i>): 2.20% employers and self-employed.</p>	Included in the overall rate.	<b>3. Sickness and maternity: Cash benefits</b>
Included in the overall contribution.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No single discrete long-term care scheme.	<b>4. Long-term care</b>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>5. Invalidity</b>	Part of the contributions from global management, which varies according to need.	Disability pension ( <i>Førtidspension</i> ) financed by taxes and by the Labour Market Fund ( <i>Arbejdsmarkedsfonden</i> ).	Contributions included in the rates shown under "Old age".	Contributions included in the rates shown under "Old age".	<b>5. Invalidity</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
<p>Included in the overall contribution.</p>	<p>Contributions included in the rates shown under "Health care".</p>	<p>Included in the overall Social Insurance rates.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): included in the social security contribution (<i>tryggingagjald</i>).                      Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>):                      Contributions included in the rates shown under "Old age, survivors".</p>	<p>Contributions included in the rates shown under "Old age".</p>	<p><b>5. Invalidity</b></p>



Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Invalidity</b>	<p>First pillar (<i>1. Säule</i>): 1.2% of gross salary (total), of which 0.6% employee, 0.6% employer. 1.2% of the professional income for the self-employed. No ceilings for income resulting from a professional activity. People not engaged in paid employment pay a contribution between CHF 36 (€25) and CHF 1,200 (€826) per year, according to their social conditions.</p> <p>Second pillar (<i>2. Säule</i>): Invalidity (and survivors): as a rule 2%, of which 1% employee share and 1% employer share.</p>	<p>Contributions included in the rates shown under "Old age".</p>	<p>Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>): This contribution consists of two separate components:</p> <ul style="list-style-type: none"> <li>• the basic contribution (<i>basispremie</i>): the same for all employers, namely 5.05%;</li> <li>• the differentiated contribution (<i>ge-differentieerde premie</i>): it differs per company depending on the number of employees receiving <i>WAO</i>-benefits; small companies pay the calculated contribution, large companies pay the maximum of 8.52%.</li> </ul> <p>Ceiling: € 165 per day.</p> <p>An employer may decide to take the risk of <i>WAO</i> himself during the first five years. In that case he pays the basic premium only. An employer who employs a large number of people who are incapacitated for work may claim remission/reduction.</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): 8.80% paid by the insured persons. Ceiling: per year € 38,118. Franchise: € 13,160 per year.</p> <p>Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>): No contributions, tax financed.</p>	<p>Included in the overall contribution.</p>	<p>Contributions included in the rates shown under "Old age".</p>

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Included in the overall contribution.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i>                      1.4% of gross salary (total), of which 0.7% employee, 0.7% employer.                      Self-employed: 1.4% of gross professional income. Reduction of the contribution rate according to a digressive scale above an income threshold.                      No ceiling or threshold for contributions by the active population.                      People not engaged in paid employment pay a contribution between CHF 59 (€ 41) and CHF 1,400 (€ 964) per year, according to their social conditions.  <i>2<sup>nd</sup> pillar (statutory minimum):</i>                      Old-age contribution (see below "6. Old-age") also covers the risks of invalidity and death.</p>	<p>Contributions included in the rates shown under "Old age".</p>	<p>Contributions included in the rates shown under "Old age".</p>	<p>Included in the overall rate.</p>	<p><b>5. Invalidity</b></p>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>6. Old-age</b>	Part of the contributions from global management, which varies according to need.	National pension ( <i>Folkepension</i> ): No contributions, tax financed. Supplementary pension ( <i>arbejds-markedets tillægspension, ATP</i> ): Contribution of DKK 223.25 (€30) per month: $\frac{1}{3}$ employee, $\frac{2}{3}$ employer.	19.50% total, of which 9.75% employee, 9.75% employer. Annual ceiling: €61,200 in the old <i>Länder</i> and €51,000 in the new <i>Länder</i> .	20.00% total, of which 6.67% employee, 13.33% employer. <i>Persons insured before 31.12.1992</i> : Ceiling: €1,960.25 per month. <i>Persons insured since 1.1.1993</i> : No ceiling.  The contribution rate is increased by 3.6% (2.2% for the employee, 1.4% for the employer) in the case of hard or insalubrious work and by 1% (paid by employer for enterprises which involve a professional risk).	<b>6. Old-age</b>
<b>7. Survivors</b>	Part of the contributions from global management, which varies according to need.	National pension ( <i>Folkepension</i> ): No contributions, tax financed. Supplementary pension ( <i>arbejds-markedets tillægspension, ATP</i> ): Contribution of DKK 223.25 (€30) per month: $\frac{1}{3}$ employee, $\frac{2}{3}$ employer.	Contributions included in the rates shown under "Old age".	Contributions included in the rates shown under "Old age".	<b>7. Survivors</b>
<b>8. Employment injuries and occupational diseases</b>	Insurance premiums or contributions based on the rates of approved insurance enterprises. Part of the contributions from global management, which varies according to need.	Insurance contributions vary according to risk, paid by the employer.	Rates fixed by the employers' insurance associations ( <i>Berufsgenossenschaften</i> ) according to the risks in the various occupational sectors. Paid by the employer.	Contributions included in the rates shown under "Health care" and "Sickness - Cash benefits".	<b>8. Employment injuries and occupational diseases</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
Included in the overall contribution.	14.75% total, of which 6.55% employee, 8.20% employer. Ceiling: €2,432 per month; €29,184 per year + employer 1.60% without ceiling. Reduction of employers' contributions: see above "Health care".	Included in the overall Social Insurance rates.	National pension ( <i>lífeyrir almanna-trygginga</i> ): included in the social security contribution ( <i>tryggingagjald</i> ). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): 4% employee, 6% employer.	32.70% total, of which 8.89% employee, 23.81% employer. Including supplementary contribution (0.5%). No ceiling.	<b>6. Old-age</b>
Included in the overall contribution.	Survivor's pension ( <i>pension de réversion</i> ): Contributions included in the rates shown under "Old-age". Widows' insurance ( <i>Assurance veuvage</i> ): 0.10% employee. No ceiling.	Included in the overall Social Insurance rates.	National pension ( <i>lífeyrir almanna-trygginga</i> ): included in the social security contribution ( <i>tryggingagjald</i> ). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Contributions included in the rates shown under "Old age".	Contributions included in the rates shown under "Old age".	<b>7. Survivors</b>
Rates fixed by government decree according to the different levels of risks of activities, industries and jobs. Paid exclusively by the employer.	Collective, individual or mixed rates according to the number employed in the firm and to the degree of risk. Contributions based on total salary; paid by the employer. Reduction of employers' contributions: see above "Health care".	Included in the overall Social Insurance rates.	Included in the social security contribution ( <i>tryggingagjald</i> ).	Collective rates according to the degree of risk in the various occupational sectors. The rate, varying between 0.5% and 16%, is calculated on the basis of the total wage. Paid exclusively by the employer.	<b>8. Employment injuries and occupational diseases</b>

Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>6. Old-age</b>	<p>First pillar (<i>1. Säule</i>): 7.6% of gross salary (total), of which 3.8% employee, 3.8% employer. 7.6% of the professional income for the self-employed (reduced rate for low income). No ceilings for income resulting from a professional activity. People not engaged in paid employment pay a contribution between CHF 228 (€157) and CHF 7,600 (€5,231) per year, according to their social conditions.</p> <p>Second pillar (<i>2. Säule</i>): 10.0% of gross salary (total), 5.0% employee, 5.0% employer.</p> <p>These contributions cover the risks of old-age, death and invalidity. At least 4/5 is to be used for "old age".</p>	<p>24.0% total, of which 8.0% employee, 8.0% employer, 8.0% State. Ceiling: € 79,348.20 per year.</p>	<p>19.15% total contribution of employees for "Old-age" and "Survivors", of which 17.90% for the old-age scheme (<i>Algemene Ouderdomswet, AOW</i>). Annual ceiling: € 28,850.</p>	<p>Included in the overall contribution.</p>	<p>22.80% total, of which 10.25% employees, 12.55% employers Ceiling: In principle, € 3,360 per month, for special payments (13<sup>th</sup> and 14<sup>th</sup> salary) € 6,720 per year.</p>
<b>7. Survivors</b>	<p>Contributions included in the rates shown under "Old age".</p>	<p>Contributions included in the rates shown under "Old age".</p>	<p>19.15% total contribution of employees for "Old-age" and "Survivors", of which 1.25% for the survivors' scheme (<i>Algemene Nabestaandenwet, Anw</i>). Annual ceiling: € 28,850.</p>	<p>Included in the overall contribution.</p>	<p>Contributions included in the rates shown under "Old age".</p>
<b>8. Employment injuries and occupational diseases</b>	<p>Contributions depending on risk paid by the employers.</p>	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.67% and 5.51%. The premium is calculated on the basis of the total gross wage (minimum: € 1,322.47 per month, maximum: € 79,348.20 per year).</p>	<p>No specific insurance against employment injuries and occupational diseases.</p>	<ul style="list-style-type: none"> <li>• Included in the employers' overall contribution.</li> <li>• Employers' premiums to a compulsory occupational injury insurance (<i>yrkesskadeforsikring</i>) legally bound to refund National Insurance (<i>folketrygden</i>) expenses, see below and Table VIII "Employment injuries and occupational diseases".</li> </ul>	<p>1.40% Employers. Ceiling: In principle, € 3,360 per month, for special payments (13<sup>th</sup> and 14<sup>th</sup> salary) € 6,720 per year.</p>

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Included in the overall contribution.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> 8.4% of gross salary (total), of which 4.2% employee, 4.2% employer. Self-employed: 7.8% of gross professional income. Reduction of the contribution rate according to a digressive scale above an income threshold. No ceiling or threshold for contributions by the active population. People not engaged in paid employment pay a contribution between CHF 353 (€243) and CHF 8,400 (€5,782) per year, according to their social conditions.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Contributions vary between 7 and 18% of the insured salary, depending on the age of the insured person (old-age credits). The sum of the employer's contributions must be at least equal to the contributions of his employees.</p>	<p>National pension (<i>Kansaneläke</i>): Employer: • Private sector: 2.0%/4.0%/4.9% of payroll according to the amount of redemptions and ratio to payroll. • Municipalities and church: 3.15% of payroll. • State: 3.95% of payroll.</p> <p>Employment pension (<i>Työeläke</i>): Employer: 16.92% private sector (average), 17.45% local government, 18.90% State, 27.00% church. Employees: 4.6% of salary. Farmers and self-employed: 21.4%.</p>	<p>Old age pension (<i>älderspension</i>): 10.21% employers and self-employed, 7.00% general pension contribution up to a ceiling of 8.07 times the income base amount (<i>inkomstbasbelopp</i>) = SEK 330,063 (€36,163).</p>	<p>Included in the overall rate.</p>	<p><b>6. Old-age</b></p>
<p>Included in the overall contribution.</p>	<p>Contributions included in the rates shown under "Old age".</p>	<p>National pension (<i>Kansaneläke</i>): State finances national survivors' pension. Employment pension (<i>Työeläke</i>): Contributions included in the rates shown under "Old age".</p>	<p>Survivor's pension (<i>efterlevandepension</i>): 1.70% employers and self-employed.</p>	<p>Included in the overall rate.</p>	<p><b>7. Survivors</b></p>
<p><i>Employment injuries:</i> insurance premiums varying according to risks, paid by the employer. <i>Occupational diseases:</i> 0.5%, paid by the employer. No ceiling.</p>	<p>Premiums [contributions] paid by the employer. The amount of the premiums depends on the risk: between 0.2 and 287.2‰. Ceiling: CHF 106,800 (€73,513).</p>	<p>Insurance premiums varying according to risk paid by employers. Average 1.2% of payroll.</p>	<p>1.38% employers and self-employed.</p>	<p>No contributions, tax financed.</p>	<p><b>8. Employment injuries and occupational diseases</b></p>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>9. Unemployment</b>	Part of the contributions from global management, which varies according to need.	<i>Salaried workers and non-wage earners</i> : flat-rate contributions fixed every year based on legal maximum rate of daily allowance. At present: 4.8 times this rate per year. Contribution towards the Labour Market Fund ( <i>Arbejdsmarkedsfonden</i> ) paid also by non-insured persons to cover cost of daily allowances paid by the State, including early retirement.	6.50% total, of which 3.25% employee, 3.25% employer. Annual ceiling: € 61,200 in the old <i>Länder</i> and € 51,000 in the new <i>Länder</i> .	5% total, of which 1.33% employee, 3.67% employer. Ceiling: <i>Persons insured before 31.12.1992</i> : € 1,960.25 per month. <i>Persons insured since 1.1.1993</i> : No ceiling.	<b>9. Unemployment</b>
<b>10. Family allowances</b>	<ul style="list-style-type: none"> <li>Part of the contributions from global management, which varies according to need.</li> <li>Lump-sum contributions paid by employers for each worker employed before 1<sup>st</sup> January 1999 and who is not subject to pay social security contributions.</li> </ul>	No contributions, tax financed.	No contributions, tax financed.	2.0% total, of which 1.0% employee, 1.0% employer. Ceiling: € 1,960.25 per month for persons insured before 31.12.1992. No ceiling for persons insured since 1.1.1993.	<b>10. Family allowances</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
<p>Unemployment insurance: 7.55% total, of which 1.55% employee, 6% employer.</p> <p>Wage Guarantee Fund (<i>Fondo de Garantía Salarial</i>): 0.4%, paid by the employer.</p> <p>Vocational training: 0.7%, of which 0.6% employer, 0.1% employee.</p> <p>Ceiling: € 2,652 per month.</p>	<p>6.40% total, of which 2.40% employee, 4.00% employer.</p> <p>Monthly ceiling: € 9,728</p> <p>Annual ceiling: € 116,736</p> <p>Complementary pensions (<i>retraites complémentaires</i>): A contribution of 3% on former salary if unemployment benefit is higher than € 24.24 per day.</p> <p>Possibility of exoneration according to resources.</p>	<p>Included in the overall Social Insurance rates.</p>	<p>Included in the social security contribution (<i>tryggingagjald</i>).</p>	<p>Industry (<i>with over 50 employees</i>): 4.71% total, of which 0.30% employee, 4.41% employer.</p> <p>Commerce (<i>with over 50 employees</i>): 2.51% total, of which 0.30% employee, 2.21% employer.</p> <p>The rate includes 1.61% contribution for unemployment benefit and 3.1% (industry) for topping up earnings in case of partial unemployment; this supplement made up as follows: 2.2% ordinary earnings supplement (<i>Cassa integrazione guadagni ordinaria</i>), 0.9% extraordinary earnings supplement (<i>Cassa integrazione guadagni straordinaria</i>), (0.3% of which is from the employee, 0.6% from the employer).</p> <p>No ceiling.</p>	<p><b>9. Unemployment</b></p>
<p>No contributions, tax financed.</p>	<p>5.4% employer. No ceiling. Reduction of employers' contributions: see above "Health care".</p>	<p>No contributions, tax financed.</p>	<p>No contributions, tax financed.</p>	<p>2.48%, paid by the employers. No ceiling. Lower contributions for certain types of employers.</p>	<p><b>10. Family allowances</b></p>



Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>9. Unemployment</b>	<p>0.50% total, of which 0.25% employee, 0.25% employer. Annual ceiling: CHF 97,200 (€66,905).</p>	<p>The employment fund is financed by solidarity taxes from individuals and legal persons and by a general annual contribution from the State.</p>	<p>The contributions to unemployment insurance (<i>Werkloosheidswet, WW</i>) consists of two separate components: one is paid into the General Unemployment Fund (<i>Algemeen werkloosheidsfonds, Awf</i>); the other, into the social security agency's Redundancy Payment Fund (<i>Wachtgeldfonds, Wgf</i>). <i>Awf</i> contribution: 7.35% total, of which 5.80% employee, 1.55% employer. <i>Wgf</i> contribution: 1.30% paid by the employer. Ceiling for <i>WW</i>-contributions: The <i>WW</i> contribution is paid over a maximum of €165 per day with a contribution-free allowance of €55 per day. The mentioned <i>Wgf</i>-contribution is an average; it may vary according to branch of industry.</p>	<p>Included in the employers' overall contribution.</p>	<p>6.00% total, of which 3.00% employees, 3.00% employers. Ceiling: In principle, €3,360 per month, for special payments (13<sup>th</sup> and 14<sup>th</sup> salary) €6,720 per year.</p>
<b>10. Family allowances</b>	<p>Employer: 2.1% of gross wages. Self-employed: 2.1% of the professional income for the self-employed. No ceilings for income resulting from a professional activity. Non-active persons: The contributions are calculated according their resources from CHF 63 (€43) to CHF 2,100 (€1,445) a year.</p>	<p>1.7%, paid by the employers. Ceiling: €79,348.20 per year. The State covers the cost of the employers' and of the self-employed contributions.</p>	<p>No contributions, tax financed.</p>	<p>No contributions, tax financed.</p>	<p>Financed by the Families' Compensation Fund (<i>Familienlastenausgleichsfonds</i>) (mainly 4.5% contributions of the employers and taxes).</p>

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Included in the overall contribution.</p>	<ul style="list-style-type: none"> <li>• 2.5% of the determining salary up to CHF 106,800 (€ 73,513).</li> <li>• 1% of the determining salary from CHF 106,801 (€ 73,514) to CHF 267,000 (€ 183,783).</li> </ul> <p>Contributions paid by the employee and the employer in equal shares.</p>	<p><i>Earnings-related security (ansioperusteinen sosiaaliturva):</i></p> <p>Employer: 0.6% on first €840,940 of payroll, 2.45% on exceeding amount</p> <p>Insured: Membership fees to unemployment fund (Funds finance 5.5% of costs for daily allowances). Employees' additional contribution: 0.2% of salary.</p>	<p>3.70% employer, 1.16% self employed. SEK 2,739 million (€ 300 million) as a special financing contribution from members of the different unemployment insurance funds (<i>arbetslöshetskassor</i>).</p>	<p>Contribution-based Jobseeker's Allowance: Included in the overall rate.</p>	<p><b>9. Unemployment</b></p>
<p>Included in the overall contribution.</p>	<p><i>Federal scheme (agricultural workers):</i></p> <ul style="list-style-type: none"> <li>• Employee: none.</li> <li>• Employer: 2% of the salary (in cash and in kind).</li> </ul> <p><i>Cantonal schemes (other employees):</i></p> <ul style="list-style-type: none"> <li>• Employee: none (except one canton: 0.3%).</li> <li>• Employer: from 0.1 to 5% depending on the canton and the fund.</li> </ul>	<p>No contributions, tax financed.</p>	<p>No contributions, tax financed.</p>	<p>No contributions, tax financed.</p>	<p><b>10. Family allowances</b></p>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>11. Other special contributions</b>	<p>Sickness and maternity:</p> <ul style="list-style-type: none"> <li>• A share of the contributions of 5% or 10% levied on car insurance premiums.</li> <li>• 10% contribution levied on hospitalisation insurance premiums.</li> <li>• Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry achieved on the Belgian market.</li> <li>• A 3.55% deduction from pension amounts. This deduction may not reduce the monthly pension to less than € 1,269.89 or -in the case of a person with no dependants - to less than € 1,071.50.</li> </ul> <p>Invalidity: A share of the contributions of 5% or 10% levied on car insurance premiums.</p> <p>Old-age, survivors: 3.5% deduction from invalidity benefit (<i>indemnités d'invalidité/invaliditeitsuitkeringen</i>) and pre-retirement pensions (<i>prépensions/prepensioenen</i>):</p> <ul style="list-style-type: none"> <li>• entire deduction for a daily allowance of € 47.81 and for the entitled person with a dependant and € 39.70 for the entitled person without dependants;</li> <li>• partial deduction for a daily allowance between € 46.15 and € 47.80 (entitled recipient with dependants) and between € 38.32 and € 39.69 (entitled recipient without dependants);</li> <li>• inapplicable for a daily allowance of € 46.14 or less for an entitled recipient with dependants and € 38.31 for an entitled recipient without dependants.</li> </ul> <p>8.86% contribution levied on group insurance policies.</p> <p>Contributions for every early retiree of € 25 per month, paid by the employers.</p> <p>Progressive solidarity contribution (<i>cotisation de solidarité/solidariteitsbijdrage</i>) from 0% to 2% to be levied on pensions exceeding certain limits.</p>	<p>Old-age: Generalised contributions to the special saving scheme (SP) managed by the supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>) scheme.</p> <p>Occupational diseases: Employers contribution to the National Institute for occupational diseases insurance (<i>Arbejdsmarkedets Erhvervs sygdomssikring</i>).</p> <p>Unemployment: Contributions to the voluntary early retirement scheme of the unemployment insurance. Lump-sum contributions based on the maximum amount for daily allowances: 7 times this amount per year.</p> <p>Other contributions or deductions not allocated to a particular branch: Contributions to the Labour Market Fund (<i>Arbejdsmarkedets fonden</i>).</p>	No special contributions.	No special contributions.	<b>11. Other special contributions</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
<p>No special contributions.</p>	<p>Sickness, maternity, invalidity:</p> <ul style="list-style-type: none"> <li>• Generalised social contribution (<i>contribution sociale généralisée/maladie, CSG</i>) on all replacement earnings (3.95%) and 5.25% on other income.</li> <li>• Contributions are levied upon supplementary and complementary pensions (<i>retraites complémentaires et supplémentaires</i>) (1%) and early retirement pensions (<i>préretraites</i>) (1.7%).</li> <li>• Tax on alcoholic drinks with more than 25°: €0.13 per decilitre.</li> <li>• Tax on beverages obtained by the mixing of alcoholic products with non alcoholic products and tax on strong beer (more than 8.5°): €0.23 per decilitre.</li> <li>• Tax on pharmaceutical advertising and wholesalers.</li> <li>• Contributions laid on the wholesalers' distribution turnover and on the laboratory direct sales turnover.</li> </ul> <p>Old-age: Financed from the old-age solidarity fund (<i>Fonds de solidarité vieillesse, FSV</i>), the social security institution which finances the non-contributory benefits. This fund is financed from a part of the generalised social contribution (<i>contribution sociale généralisée, CSG</i>) and a subvention from the National Family Benefits Fund (<i>Caisse nationale d'allocations familiales, CNAF</i>).</p> <p>Unemployment: Solidarity contribution (<i>contribution de solidarité</i>) paid by civil servants (1%).</p> <p>Family benefits: Generalised social contribution (<i>contribution sociale généralisée, CSG</i>): 1.1% on professional, replacement, capital, property, and gambling earnings.</p>	<p>No special contributions.</p>	<p>Employment injuries and occupational diseases: Ship owners pay special contributions to cover the liability with regard to the continuation of payment of salaries during periods of illness.</p>	<p>No special contributions.</p>	<p><b>11. Other special contributions</b></p>

Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>11. Other special contributions</b>	<p>Invalidity, Old-age: First pillar (<i>1. Säule</i>): Contributions to cover administrative costs. Second pillar (<i>2. Säule</i>): If necessary, contributions to cover administrative costs.</p> <p>Employment injuries and occupational diseases: Possibility of establishing a supplementary premium for the prevention of employment injuries and occupational diseases.</p> <p>Family benefits: Contributions to cover administrative costs.</p>	<p>Long-term care: Special contribution of 1% levied on professional earnings, replacement earnings and income from property.</p>	<p>No special contributions.</p>	<p>NOK 330 (€45) is levied annually on every private car insurance, to cover National Insurance (<i>folketrygden</i>) expenses related to traffic accidents.</p>	<p>No special contributions.</p>

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	11. Other special contributions
<p>VAT was increased by 1.0% on 1.1.1995 in order to provide additional funds for social security.</p>	<p>Old-age, survivors, invalidity:  <i>1<sup>st</sup> pillar (basic scheme)</i>: Employers, self-employed, people not engaged in paid employment and persons under the optional insurance scheme pay to the compensation funds a contribution for the administrative costs up to a maximum of 3% of the sum of the contributions due.                      Employment injuries and occupational diseases:                      Premium supplements for administrative costs and prevention.</p>	<p>No special contributions.</p>	<p>No special contributions.</p>	<p>No special contributions.</p>	<p><b>11. Other special contributions</b></p>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>Other special contributions (Cont.)</b>	<p>Unemployment:</p> <ul style="list-style-type: none"> <li>• Flat-rate employer contribution on pre-retirement pensions on basis of collective agreements (<i>prévisions conventionnelles/conventioneel brugpensioen</i>): €25 to €112 to the category of early retirement pension);</li> <li>• Special compensatory employer contribution for certain early retirement pensions equal to 50% or 33% of the supplementary allowance (<i>indemnité complémentaire/aanvullende vergoeding</i>) to the unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>);</li> <li>• 1% deduction on early-retirement pensions.</li> </ul> <p>Other contributions or deductions not allocated to a particular branch:</p> <ul style="list-style-type: none"> <li>• Crisis tax (<i>impôt de crise/crisisbelasting</i>): 3% of due tax.</li> <li>• Special social security contributions: collection of lump-sum, progressive amounts related to household income.</li> <li>• Percentage of revenues from VAT.</li> <li>• Employer contribution of 33% on the tax advantage associated with company cars.</li> </ul>	No other contributions.	No special contributions.	No special contributions.	<b>Other special contributions (Cont.)</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	Other special contributions (Cont.)
No special contributions.	<p>Other contributions or deductions not allocated to a particular branch:            Contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) at a rate of 0.5% on all incomes, created to settle the social security deficit.</p> <p>Allowing the fund responsible for the employers contributions reform a 15% contribution on car insurance premiums.</p>	No special contributions.	No special contributions.	No special contributions.	



**Table I****Financing****Liechtenstein****Luxembourg****Netherlands****Norway****Austria****Other special contributions  
(Cont.)**

No other contributions.

No other contributions.

No special contributions.

No other contributions.

No special contributions.

# Financing

Table I

**Portugal**

**Switzerland**

**Finland**

**Sweden**

**United Kingdom**

No other contributions.

No other contributions.

No special contributions.

No special contributions.

No special contributions.

**Other special contributions  
(Cont.)**

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>Public authorities' participation</b>					<b>Public authorities' participation</b>
<b>1. Sickness and maternity: Benefits in kind</b>	Part of global subsidies provided to the global management, depending on needs.	Financed by local and regional authorities except for the participation by the insured.	In general, no participation of public authorities. Hospitals: Participation of the State.	<i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.	<b>1. Sickness and maternity: Benefits in kind</b>
<b>2. Sickness and maternity: Cash benefits</b>	Part of subsidies provided to the global management, depending on needs.	Local authorities, which are reimbursed by the State for 50% of their expenditures in the case of sickness - except for the first 4 weeks of sickness (costs are a 100% covered by the State) and any part of sickness periods exceeding 52 weeks - and for 100% of their expenditures in the case of maternity, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks. 55% of the costs of the voluntary insurance are covered by contributions. 85% of the costs are covered in case of entitlement to benefits as of the first day of sickness. Contributions into the Labour Market Fund ( <i>Arbejdsmarkedsfonden</i> ) cover State costs.	Lump sum payment of max. €210 by the Federal State for female employees who are not members of a sickness fund.	<i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.	<b>2. Sickness and maternity: Cash benefits</b>
<b>3. Long-term care</b>	No single, discrete long-term care scheme.	Financed by local and regional authorities except for the participation of the beneficiary.	No participation of public authorities.	No single, discrete long-term care scheme.	<b>3. Long-term care</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
Financed by the State.	No participation of public authorities.	State contributes approximately 90% of costs of benefits in kind.	Financed by the State.	No participation of public authorities.	<b>Public authorities' participation</b>
Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	Sickness cash benefits ( <i>sjúkradagpeningar</i> ): Financed by the State. Parental benefit ( <i>greiðslur úr fæðingarorlofssjóði</i> ) and maternity/paternity grants ( <i>fæðingarstyrkur</i> ): Partly financed by the State.	No participation of public authorities.	<b>1. Sickness and maternity: Benefits in kind</b>
No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	Carer's Benefit and Constant Attendance Allowance: State subsidy to cover deficit, if required. Otherwise, tax financed.	Financed by the State and the municipalities.	No single, discrete long-term care scheme.	<b>2. Sickness and maternity: Cash benefits</b>
					<b>3. Long-term care</b>

Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Public authorities' participation</b> <b>1. Sickness and maternity: Benefits in kind</b>	<ul style="list-style-type: none"> <li>• Contributions to the insurance provider.</li> <li>• Contributions to hospitals under contract (<i>Vertragsspitäler</i>).</li> <li>• Income-dependant contributions for the premiums of low-income persons in the family doctor system (Reductions of premium costs).</li> <li>• No premiums for children in the family doctor system.</li> <li>• Contributions to the premiums for unemployed persons.</li> </ul>	<p>The state covers 37% of the contributions owed for health care.</p> <p>The state fully covers the flat rate of maternity care during normal child-birth.</p>	<p>No single, discrete long-term care scheme. The risk is covered by the health insurances.</p>	<p>Health and maternity care is mainly a tax financed responsibility of municipalities and the State.</p>	<p>In general, no participation of public authorities.</p> <p>Hospitals: Participation of the State. 50% of the expenses for the examinations of young persons paid by the State.</p>
<b>2. Sickness and maternity: Cash benefits</b>	<p>The state assumes the full cost of maternity allowance (<i>Mutterschaftszulagen</i>).</p>	<p>The state covers 10% of the contributions owed for cash benefits.</p> <p>The state fully covers cash maternity allowance.</p>	<p>No participation of public authorities.</p>	<p>Only the lump-sum Maternity Grant (<i>engangsstønad ved fødsel</i>) to the non active is tax financed.</p>	<p>70% of the expenses for maternity benefit (<i>Wochengeld</i>) are reimbursed by the Families' Compensation Fund (<i>Familienlastenausgleichsfonds</i>).</p>
<b>3. Long-term care</b>	<p>No single, discrete long-term care scheme.</p>	<p>State contribution covers 45% of total long-term insurance expenditures.</p>	<p>No single, discrete long-term care scheme. The risk is covered by the health insurances.</p>	<p>Financed by local authorities.</p>	<p>Financed by the State.</p>

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Financed by the State.	<ul style="list-style-type: none"> <li>Federal subsidies up to a maximum of CHF 2,314 million (€ 1,593 million) in 2003, to the cantons for the individual reduction of premiums for persons of modest means, distributed according to the financial capacity and the population of each canton. The cantons must make a minimum additional contribution.</li> <li>Contributions by cantons to costs for hospitals.</li> </ul>	<p>Financed by local authorities. State pays a subsidy to municipalities for their social and health services. This subsidy is calculated according to the number of municipal residents, age structure, unemployment rate and mortality of the municipality. State covers approx. 27% of costs of health care and social services.</p>	<p>Health and maternity care is mainly financed by county councils and municipalities.</p>	<p>National Health Service mainly financed by the State.</p>	<p><b>Public authorities' participation</b></p> <p><b>1. Sickness and maternity: Benefits in kind</b></p>
No participation of public authorities.	No participation by the public authorities.	<p>State pays the cost of minimum daily allowances plus an annual subsidy to cover any deficit. In 2003, the State covers approx. 23% of total cost.</p>	No participation of public authorities.	<p>Statutory Sick Pay: Financed by employers (but with Government relief in the case of exceptionally high sick absence).</p> <p>Statutory Maternity Pay: Employers reclaim 92% of cost from Government. Small employers may reclaim full amount plus 4.5% compensation.</p>	
Partly financed by the State.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Financed by local authorities. See "Sickness and maternity: Benefits in kind".	Financed by the municipalities.	No single, discrete long-term care scheme. Full cost of care benefits for severely disabled people (Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance) financed by the State.	<p><b>3. Long-term care</b></p>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>4. Invalidity</b>	Part of subsidies provided to the global management, depending on needs.	State - reimbursed by the Labour Market Fund - covers 35% of costs for pensions of persons under the age of 65, while the local communes cover the rest.	See "Old Age".	<i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.	<b>4. Invalidity</b>
<b>5. Old-age</b>	Part of subsidies provided to the global management, depending on needs.	National pension ( <i>Folkepension</i> ): Financed by the State. Supplementary pensions ( <i>arbejds-markedets tillægspension, ATP</i> ): No participation of public authorities.	Annual Federal subsidies amounting to approx. 25% of pension payments for manual and white-collar workers. Annual adjustment to meet development of wages and contribution rates.	<i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.	<b>5. Old-age</b>
<b>6. Survivors</b>	Part of subsidies provided to the global management, depending on needs.	National pension ( <i>Folkepension</i> ): Financed by the State. Supplementary pensions ( <i>arbejds-markedets tillægspension, ATP</i> ): No participation of public authorities.	See "Old Age".	See "Old-age".	<b>6. Survivors</b>
<b>7. Employment injuries and occupational diseases</b>	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities.	General insurance: No participation of public authorities. For farmers: Annual Federal subsidies. Accident insurance of the public sector: Financed from Federal, <i>Länder</i> and local budgets.	<i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.	<b>7. Employment injuries and occupational diseases</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
<p><i>Contributory pensions:</i> The State finances the guaranteed amounts of the minimum pensions (<i>pensión mínima</i>) of the contributory systems.</p> <p><i>Non-contributory pensions:</i> Financed by the State.</p>	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National pension ( <i>lífeyrir almannatrygginga</i> ) scheme.	Partly financed by the State.	<b>4. Invalidity</b>
<p><i>Contributory pensions:</i> The State finances the guaranteed minimum amounts of pensions of the contributory systems.</p> <p><i>Non-contributory pensions:</i> Financed by the State.</p>	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National pension ( <i>lífeyrir almannatrygginga</i> ) scheme.	The State covers completely the social pensions ( <i>assegno sociale</i> ), early retirement pensions ( <i>pensione di anzianità</i> ) and the minimum pension supplement ( <i>complemento di pensione</i> ) and partly the pensions of the general system.	<b>5. Old-age</b>
<p><i>Contributory pensions:</i> The State finances the guaranteed minimum amounts of pensions of the contributory systems.</p> <p><i>Non-contributory pensions:</i> Financed by the State.</p>	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National pension ( <i>lífeyrir almannatrygginga</i> ) scheme.	Partly financed by the State.	<b>6. Survivors</b>
No participation of public authorities.	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National occupational injury scheme ( <i>slysatryggingar almannatrygginga</i> ).	No participation of public authorities.	<b>7. Employment injuries and occupational diseases</b>



Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Invalidity</b>	First pillar ( <i>1. Säule</i> ): The state covers deficits to a maximum of 50% of annual expenditure.	1/3 of the total contribution rate and 50% of the administrative and staff costs.	Disablement Assistance Act for Handicapped Young Persons ( <i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i> ): Financed by the State.	Grants to improve functional ability ( <i>stønad til bedring av funksjonsevnen</i> ), basic benefit ( <i>grunnstønad</i> ), attendance benefit ( <i>hjelpstønad</i> ) and guaranteed supplementary pension ( <i>garantert tilleggspensjon</i> ) for young disabled are financed by the State. Pensions are in part financed by the State.	See "Old-age".
<b>5. Old-age</b>	First pillar ( <i>1. Säule</i> ): State contribution of 20% of annual expenditure.  To this, $\frac{2}{3}$ of the tax revenue from traffic fees on heavy lorries ( <i>leistungsabhängige Schwerverkehrsabgabe, LSV</i> ), are to be added annually, and anyway at least CHF 4.2 Mio. (€ 2.89 million).	1/3 of the total contribution rate and 50% of the administrative and staff costs.	No participation of public authorities.	Partly financed by the State.	Liability of the State for (100% of the amount by which the expenses outnumber the yield) and compensation of the total amount of the compensation supplement ( <i>Ausgleichszulage</i> ) and long-term care benefit ( <i>Pflege-geld</i> ):  Contributions 83.2%, Federal State 16.5%.
<b>6. Survivors</b>	See "Old-age".	1/3 of the total contribution rate and 50% of the administrative and staff costs.	No participation of public authorities.	Partly financed by the State.	See "Old-age".
<b>7. Employment injuries and occupational diseases</b>	No participation of public authorities.	1/3 of costs of adapting and adjusting pensions, and 50% of the administrative and staff costs.	No specific scheme for employment injuries and occupational diseases.	No participation of public authorities.	General insurance: No participation of public authorities. € 4.36 million for the accident insurance of pupils and students from the Families' Compensation Fund ( <i>Familienlastenausgleichsfonds</i> ) and compensation of the expenses for long-term care benefit ( <i>Pflege-geld</i> ) out of the general budget.

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom		
Minimum pensions ( <i>pensão mínima</i> ) partly financed by the State.	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>Confederation: 37.5% of annual expenditure;</li> <li>Cantons: 12.5% of annual expenditure.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No participation by the public authorities.</p>	Included in the financing shown below under "Old age".	Basic pension ( <i>folkpension</i> ), handicap allowance ( <i>handikappersättning</i> ) and care allowance for disabled child ( <i>vårdbidrag</i> ) are partly financed by the State.	State subsidy to cover deficit, if required.	<b>4. Invalidity</b>	
Minimum pensions ( <i>pensão mínima</i> ) partly financed by the State.	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>Confederation: <ul style="list-style-type: none"> <li>- 16.36% of annual expenditure;</li> <li>- special contribution of CHF 170 million (€ 117 million) a year to finance early retirement.</li> </ul> </li> <li>Cantons: 3.64% of annual expenditure.</li> <li>VAT: 83% of a VAT point is allocated to old-age and survivors' insurance.</li> <li>Revenues from the tax on gambling clubs.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No participation by the public authorities.</p>	<p>National pension (<i>Kansaneläke</i>): State pays 29% of pension expenditure plus an annual state subsidy to cover any deficit plus some specific allowances. In total, State covers in 2003 approx. 37%. In addition VAT revenues cover a further 23%.</p> <p>Employment pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> <li>Employees' schemes: no participation of public authorities.</li> <li>Self-employed persons' scheme: State covers any deficit (in 2003: 10%).</li> <li>Farmers' schemes: State covers any deficit (in 2003: 76%).</li> <li>Seamen's pension scheme: State covers 33%.</li> </ul>	Partly financed by the State.	State subsidy to cover deficit, if required.		<b>5. Old-age</b>
Minimum pensions ( <i>pensão mínima</i> ) partly financed by the State.	See "Old-Age".	<p>National pension (<i>Kansaneläke</i>): State finances national survivors' pension.</p> <p>Employment pension (<i>Työeläke</i>): See "Old-age".</p>	Partly financed by the State.	State subsidy to cover deficit, if required.		<b>6. Survivors</b>
No participation of public authorities.	No participation by the public authorities.	<p><i>Employees' accident insurance:</i> No participation of public authorities.</p> <p><i>For farmers:</i> State share 32.95%</p>	No participation of public authorities.	Financed by the State.		<b>7. Employment injuries and occupational diseases</b>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>8. Unemployment</b>	Part of subsidies provided to the global management, depending on needs.	The State covers the possible deficit.	The Federal State covers any unemployment insurance ( <i>Arbeitslosenversicherung</i> ) deficit and the cost of unemployment assistance ( <i>Arbeitslosenhilfe</i> ).	Annual subsidy to cover any deficit.	<b>8. Unemployment</b>
<b>9. Family allowances</b>	Part of subsidies provided to the global management, depending on needs.	Financed by the State.	Financed by the Federal State, the <i>Länder</i> and the local authorities.	Annual subsidy to cover any deficit.	<b>9. Family allowances</b>
<b>10. General non-contributory minimum</b>	50% State (increased in certain cases). 50% Public centres for social assistance ( <i>Centres publics d'Aide sociale, C.P.A.S./Openbare Centra voor maatschappelijk welzijn, O.C.M.W.</i> ).	50% State, 50% Communes.	Social Assistance ( <i>Sozialhilfe</i> ) tax financed: 75% local authorities, 25% <i>Länder</i> .	No guaranteed minimum.	<b>10. General non-contributory minimum</b>

## Financing

Table I

Spain	France	Ireland	Iceland	Italy	
<p>The State covers the portion of the cost of unemployment benefit (<i>prestaciones por desempleo</i>) which is not covered by contributions.</p>	<p>State subsidy (financing of the solidarity scheme).</p>	<p>State subsidy to cover deficit, if required.</p>	<p>No participation of public authorities.</p>	<p>Annual State subsidies.</p>	<p><b>8. Unemployment</b></p>
<p>Financed by the State.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>Financed by the State.</p>	<p>Financed by the State.</p>	<p>Partly financed by the State.</p>	<p><b>9. Family allowances</b></p>
<p>Financed by the Autonomous Communities (<i>Comunidades Autónomas</i>).</p>	<p>Guaranteed minimum resources (<i>revenu minimum d'insertion, RMI</i>): 100% State. Old-age (see Table XI): No participation of public authorities. Invalidity (see Table XI): Financed by the State.</p>	<p>Financed by the State.</p>	<p>Financed by the State and the municipalities.</p>	<p>Financed by taxes at local level.</p>	<p><b>10. General non-contributory minimum</b></p>

Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>8. Unemployment</b>	20% of payments, if the resources of the insurance fund are less than double the total of the overall expenditure in the last 4 years. In any case, deficits in the insurance fund up to 20% of payments will be covered.	Financed by an employment fund, alimented - among others - by annual contributions from the state and a social contribution included in the price for fuel.	No participation of public authorities.	Partly financed by the State.	Federal State subsidy to cover deficit, if required.
<b>9. Family allowances</b>	Deficit guarantee by the State, if the resources of the Families' compensation fund ( <i>Familienausgleichskasse</i> ) fall to less than the annual expenditure (not in fact necessary).	The State finances: <ul style="list-style-type: none"> <li>• all benefits except the family benefits;</li> <li>• the administrative costs;</li> <li>• a subsidy equal to the amount of the contributions;</li> <li>• the employers' and the self-employed contributions;</li> <li>• the remaining deficit.</li> </ul>	Financed by the State.	Financed by the State.	¼ of the expenditures of the Families' Compensation Fund ( <i>Familienlastenausgleichsfonds</i> ) are financed by the State.
<b>10. General non-contributory minimum</b>	Supplementary allowances ( <i>Ergänzungsleistungen</i> ) (such as income- and resource-dependant payments for pensioners) are financed 60% by the State and 40% by local communities.	Mainly financed by the State.	90% State, 10% local authorities.	Financed by local municipalities.	Primarily the <i>Länder</i> (in some <i>Länder</i> or for some tasks: by social assistance associations) and different re-financing by the local communities to cover the expenses which cannot be borne by recovery.

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No participation of public authorities.	When justified by exceptional circumstances, the Confederation grants non-reimbursable sums up to a maximum of 5% of the total expenses of the insurance. If these sums are insufficient to cover the insurance expenses, the Confederation and the cantons grant loans at an equitable interest rate.	Basic security ( <i>perustoimeentuloturva</i> ): The state is responsible for financing. However, of the contributions collected from employees' the part that corresponds to contributions from employees not members of unemployment funds, is also used to finance basic security, which reduces the state's actual part to 83% in 2003. The state pays the expenditure of labour market support ( <i>työmarkkinatuki</i> ). Earnings-related security ( <i>ansioperusteinen sosiaaliturva</i> ): The state pays the cost of basic daily allowances for the first 500 days (except for redemption) plus a subsidy for administration expenses.	Partly financed by the State.	Income-based Jobseeker's Allowance financed by the State.	<b>8. Unemployment</b>
Partly financed by the State.	<i>Federal scheme:</i> The deficit in the <i>agricultural workers'</i> scheme is covered by the Confederation ( $\frac{2}{3}$ ) and the cantons ( $\frac{1}{3}$ ); the <i>small-scale farmers'</i> scheme is financed by the Confederation ( $\frac{2}{3}$ ) and the cantons ( $\frac{1}{3}$ ). <i>Cantonal schemes:</i> None. Participation of the cantons in financing family allowances for the self-employed and persons not engaged in paid employment.	Financed by the State.	Financed by the State.	Financed by the State.	<b>9. Family allowances</b>
Financed by the State.	No general non-contributory minimum.	Financed by local authorities. See "Sickness and maternity: Benefits in kind".	Financed by local municipalities.	Financed by the State.	<b>10. General non-contributory minimum</b>

Table I

## Financing

	Belgium	Denmark	Germany	Greece	
<b>Financing systems for long-term benefits</b>					<b>Financing systems for long-term benefits</b>
<b>1. Invalidity</b>	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").	<b>1. Invalidity</b>
<b>2. Old-age</b>	Current income financing ("pay as you go").	National Pension ( <i>Folkepension</i> ): Current income financing ("pay as you go"). Supplementary pensions ( <i>arbejdsmarkedets tillægspension, ATP</i> ): Mixed system: "Pay as you go" and funded.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	<b>2. Old-age</b>
<b>3. Survivors</b>	Current income financing ("pay as you go").	National Pension ( <i>Folkepension</i> ): Current income financing ("pay as you go"). Supplementary pensions ( <i>arbejdsmarkedets tillægspension, ATP</i> ): Mixed system: "Pay as you go" and funded.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	<b>3. Survivors</b>
<b>4. Employment injuries and occupational diseases</b>	<i>Employment injuries</i> : Funded. <i>Occupational diseases</i> : Current income financing ("pay as you go").	Mixed system: "Pay as you go" and funded.	Special current income financing ("pay as you go") and creation of a reserve.	Current income financing ("pay as you go").	<b>4. Employment injuries and occupational diseases</b>

# Financing

Table I

Spain	France	Ireland	Iceland	Italy	
Current income financing ("pay as you go") and creation of a single stabilisation fund ( <i>Fondo de estabilización único</i> ) for the whole social security system.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National pension ( <i>lífeyrir almanna-trygginga</i> ): Current income financing ("pay-as-you-go"). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Funded.	Current income financing ("pay as you go").	<b>Financing systems for long-term benefits</b> <b>1. Invalidity</b>  <b>2. Old-age</b>  <b>3. Survivors</b>  <b>4. Employment injuries and occupational diseases</b>
Current income financing ("pay as you go") and creation of a single stabilisation fund for the whole social security system.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National pension ( <i>lífeyrir almanna-trygginga</i> ): Current income financing ("pay as you go"). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Funded.	Current income financing ("pay as you go").	
Current income financing ("pay as you go") and creation of a single stabilisation fund for the whole social security system.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National pension ( <i>lífeyrir almanna-trygginga</i> ): Current income financing ("pay as you go"). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Funded.	Current income financing ("pay as you go").	
<i>Employment injuries:</i> Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies or by the firms (not by the National Social Security Office, <i>Instituto Nacional de la Seguridad Social, I.N.S.S.</i> ). <i>Occupational diseases:</i> Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National occupational injury scheme ( <i>slysatryggingar almannatrygginga</i> ): Current income financing ("pay-as-you-go"). Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): Funded.	Mixed system: "pay as you go" and funded system. Formation of a mathematical reserve representing the current values of permanent pensions.	



Table I

## Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Financing systems for long-term benefits</b>					
<b>1. Invalidity</b>	First pillar ( <i>1. Säule</i> ): Current income financing ("pay as you go"). Second pillar ( <i>2. Säule</i> ): Funded.	Common system of financing the contributory pensions (invalidity, old-age, survivors), based on spreading charges over periods of seven years and the creation of a reserve fund (minimum: 1.5 times the amount of the annual benefits).	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").
<b>2. Old-age</b>	First pillar ( <i>1. Säule</i> ): Current income financing ("pay as you go"). Second pillar ( <i>2. Säule</i> ): Funded.	Common system of financing contributory pensions: see "Invalidity".	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").
<b>3. Survivors</b>	First pillar ( <i>1. Säule</i> ): Current income financing ("pay as you go"). Second pillar ( <i>2. Säule</i> ): Funded.	Common system of financing contributory pensions: see "Invalidity".	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").
<b>4. Employment injuries and occupational diseases</b>	Current income financing ("pay as you go").	"Pay as you go" and creation of a reserve fund (minimum: 3.5 times the amount of annual pensions of the general scheme, excluding the redemption of annuities).	No specific scheme for employment injuries and occupational diseases.	Refunds from private insurance companies, financed through employers' premiums to a compulsory occupational injury insurance ( <i>yrkes-skadeforsikring</i> ), cover the main part of National Insurance ( <i>folketrygden</i> ) expenses. Refunds are determined according to a general formula, see Table VIII "Employment injuries and occupational diseases".	Current income financing ("pay as you go").

# Financing

Table I

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Mixed system: current income financing and capital cover through funds managed by the Institute for the Administration of Capital Funds for Social Security (Statutory Order 382/89 of 6 November 1989 and Decree 449-A/99 of 4 November 1999).	<i>1<sup>st</sup> pillar (basic scheme):</i> "Pay as you go" system with a compensation fund (see "2. Old-age"). <i>2<sup>nd</sup> pillar (statutory minimum):</i> Fully-funded.	National pension ( <i>Kansaneläke</i> ): Current income financing ("pay as you go"). Employment pension ( <i>Työeläke</i> ): Mixed system: partly funded and partly "pay as you go".	Mixed system: partly "pay as you go" and partly funded.	Current income financing ("pay as you go").	<b>Financing systems for long-term benefits</b> <b>1. Invalidity</b>  <b>2. Old-age</b>  <b>3. Survivors</b>  <b>4. Employment injuries and occupational diseases</b>
Current income financing and consolidation fund (see "Invalidity").	<i>1<sup>st</sup> pillar (basic scheme):</i> "Pay as you go" system with a compensation fund (buffer fund, 1 time annual expenditure). <i>2<sup>nd</sup> pillar (statutory minimum):</i> Fully-funded.	National pension ( <i>Kansaneläke</i> ): Current income financing ("pay as you go"). Employment pension ( <i>Työeläke</i> ): Old age: mixed system, partly funded and partly "pay as you go".	Mixed system: partly "pay as you go" and partly funded.	Current income financing ("pay as you go").	
Current income financing and consolidation fund (see "Invalidity").	<i>1<sup>st</sup> pillar (basic scheme):</i> "Pay as you go" system with a compensation fund (see "2. Old-age"). <i>2<sup>nd</sup> pillar (statutory minimum):</i> Fully-funded.	National pension ( <i>Kansaneläke</i> ): Current income financing ("pay as you go"). Employment pension ( <i>Työeläke</i> ): Survivors: "pay as you go".	Mixed system: partly "pay as you go" and partly funded.	Current income financing ("pay as you go").	
<i>Employment injuries:</i> Mixed system: "pay as you go" and funded. <i>Occupational diseases:</i> "pay as you go".	"Pay as you go" system for covering capital.	Mixed system: partly funded (pensions) and "pay as you go" (index increases).	Mixed system: partly "pay as you go" and partly funded.	Tax financed.	



I Financing

**II Health care**

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

XII Long-term care

Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	<p>Health Care and Sickness Benefit Compulsory Insurance Act (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i>), co-ordinated on 14 July 1994.</p> <p>Hospital Act (<i>Loi sur les hôpitaux/Wet op de ziekenhuizen</i>), co-ordinated on 7 August 1987.</p> <p>Law of 27 June 1969.</p>	<p>Public health insurance (<i>Offentlige Sygesikring</i>): Law of 9 June 1971, amended.</p> <p>Hospitals: Law of 19 June 1974, amended.</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book V, introduced by the Health Reform Act (<i>Gesundheits-Reformgesetz</i>) of 20 December 1988 and most recently further developed by the Sickness Insurance Reform 2000 Act (<i>Gesetz zur GKV-Gesundheitsreform 2000</i>) of 22 December 1999 and other amending legislation.</p>	<p>Law of 14 June 1951. Law No. 1902/92 last modified by Law No. 2676/99 of 5 January 1999.</p>	<b>Applicable statutory basis</b>
<b>Basic principles</b>	<p>Compulsory social insurance scheme for employees and assimilated groups.</p>	<p>Tax financed universal public health service for all inhabitants (based on residency).</p>	<p>Compulsory social insurance scheme for employees and categories of persons assimilated thereto up to a certain income limit and with income-related contributions.</p> <p>Solidarity compensation between:</p> <ul style="list-style-type: none"> <li>• the insured with high income and the insured with low income,</li> <li>• young and old persons,</li> <li>• ill and healthy persons,</li> <li>• singles and families.</li> </ul>	<p>Compulsory social insurance scheme for employees and assimilated groups.</p>	<b>Basic principles</b>

## Health care

Table II

Spain	France	Ireland	Iceland	Italy	
<p>Legislative Royal Decree No. 1/94 of 20 June, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Decree No. 2766/67 of 16 November 1967.</p> <p>Decree No. 1088/89 of 8 September 1989.</p> <p>Law No. 14/86 of 25 April 1986, Health General Act (<i>Ley General de Sanidad</i>).</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III, articles L 321-1, and following.</p>	<p>1970 Health Act.</p>	<p>Public Health Services Act (<i>Lög um heilbrigðisþjónustu</i>) No. 97/1990 of September 1990 with later amendments.</p> <p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993 with later amendments.</p>	<p>Law No. 833 of 23.12.1978 instituting the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).</p> <p>Statutory Order No. 502 of 30 December 1992.</p> <p>Statutory Order No. 517 of 7 December 1993.</p> <p>Statutory Order No. 229 of 19 June 1999.</p> <p>Statutory Order No. 230 of 22 June 1999.</p>	<p><b>Applicable statutory basis</b></p>
<p>Tax-financed public health service (<i>asistencia sanitaria</i>) for employees, assimilated groups and their family members.</p>	<p>Compulsory social insurance scheme with affiliation based firstly on professional criteria (employees, self-employed) and secondly on residency.</p>	<p>Tax-financed health service for all inhabitants (based on residency).</p>	<p>Tax-financed health service for all inhabitants (based on residency).</p>	<p>Health service financed by contributions for all inhabitants (based on residency).</p>	<p><b>Basic principles</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	<p>Sickness Insurance Act (<i>Gesetz über die Krankenversicherung</i>), LGBl. 1971, No. 50.</p> <p>School Dental Care Act (<i>Gesetz über die Schulzahnpflege</i>), LGBl. 1981 No. 17.</p> <p>All acts are in force in their modified version.</p>	<p>Book I of Social Insurance Code (<i>Code des assurances sociales</i>) in the terms following the Law of 27 July 1992.</p>	<p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): Law of 15 October 1964.</p> <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): Law of 14 December 1967.</p>	<p>National Insurance Act (<i>folketrygd-loven</i>) of 28 February 1997, Chapter 5.</p> <p>Municipal Health Services Act (<i>lov om helsetjenesten i kommunene</i>) of 19 November 1982.</p> <p>Specialised Health Services Act (<i>lov om spesialisthelsetjenester</i>) of 2 July 1999.</p> <p>Mental Health Care Act (<i>lov om psykisk helsevern</i>) of 2 July 1999.</p> <p>Patients' Rights Act (<i>lov om pasientrettigheter</i>) of 2 July 1999.</p> <p>Health Enterprises Act (<i>lov om helseforetak m.m.</i>) of 15 June 2001.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955 with amendments.</p> <p>Federal Hospitals Act (<i>Krankenanstaltengesetz, KAG</i>) of 18 December 1956 and Hospitals Acts of the <i>Länder</i> and amendments.</p>
<b>Basic principles</b>	<p>Compulsory social insurance scheme for all persons with residence or economic activity (employees and self-employed) in Liechtenstein.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) and the recipients of a social security benefit.</p>	<p>Insurance under the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) is statutory. Everyone meeting the criteria set by the legislation is automatically insured and must pay the statutory contribution. The General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) introduced a general insurance for serious risks. All residents are insured.</p>	<p>Mainly tax-financed public health service for all inhabitants (based on residency) in municipal or State responsibility.</p>	<p>Compulsory social insurance scheme for employees and assimilated groups.</p>

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Law 56/79 of 19.9.1979. Law 48/90 of 24.8.1990. Statutory Order 54/92 of 11.4.1992. Statutory Order 118/92 of 25.6.1992. Statutory Order 10/93 of 15.1.1993. Statutory Order 11/93 of 15.1.1993. Statutory Order 11/93 of 15.1.1993, modified by Statutory Order 401/98 of 15. 1.1998.</p>	<p>Federal Law on Sickness Insurance of 18 March 1994 (<i>LAMal</i>, section 2). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>). The social sickness insurance provides benefits in the case of sickness, accident (if not covered by an accident insurance) and maternity.</p>	<p>Primary Health Care Act (<i>Kansanterveyslaki</i>) of 28 January 1972, amended. Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, amended. Hospital Act (<i>Erikoissairaanhoidolaki</i>) of 1 December 1989, amended. Patient Fees Act (<i>Asiakasmaksulaki</i>) of 3 August 1992, amended.</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments.</p>	<p>National Health Service Act 1977. National Health Service and Community Care Act 1990. National Health Service (Primary Care Act) 1997. Health and Social Care Act 2001 National Health Service Reform and Health Care Professions Act 2002.</p>	<b>Applicable statutory basis</b>
<p>Tax financed public health service for all inhabitants (based in residency).</p>	<p>Compulsory insurance for the entire population domiciled (under the terms of the Civil Code) in Switzerland.</p>	<ul style="list-style-type: none"> <li>• Public health service for all inhabitants (based on residency) operated by municipalities. Financed by taxes and patient fees.</li> <li>• Private health care supplements the public scheme. Private health care services are partly refunded by sickness insurance.</li> </ul>	<p>Tax financed public health service for all inhabitants (based on residence) in regional responsibility.</p>	<p>Tax financed national health service for all residents.</p>	<b>Basic principles</b>



Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>Field of application</b>					<b>Field of application</b>
<b>1. Beneficiaries</b>	<p>All salaried workers and assimilated categories, such as:</p> <ul style="list-style-type: none"> <li>• Pensioners (including widows and widowers, orphans, and disabled persons).</li> <li>• Unemployed persons.</li> <li>• Handicapped persons.</li> <li>• Higher education students.</li> <li>• Certain members of the clergy and of religious communities.</li> <li>• Persons listed on the national register as individuals.</li> <li>• Certain members of the former public service in Africa.</li> </ul>	All residents.	<ul style="list-style-type: none"> <li>• Persons in paid employment and those receiving vocational training, trainees.</li> <li>• Pensioners with a sufficient period of insurance.</li> <li>• Unemployed, receiving benefits of unemployment insurance.</li> <li>• Handicapped persons in sheltered employment.</li> <li>• Trainees in vocational rehabilitation so as people being trained for some form of employment in special training institutions of the youth assistance (<i>Jugendhilfe</i>).</li> <li>• Students of recognised higher education.</li> <li>• Farmers, and helping members of their family.</li> <li>• Artists and writers.</li> <li>• Personally insured etc.</li> <li>• Dependants (see below).</li> </ul>	<ul style="list-style-type: none"> <li>• Employees and persons assimilated thereto.</li> <li>• Pensioners.</li> <li>• Unemployed.</li> </ul>	<b>1. Beneficiaries</b>
<b>2. Exemptions from the compulsory insurance</b>	No exemptions.	Not applicable: universal system.	No compulsory insurance for employees with annual earnings exceeding €45,900 or with only insignificant employment (up to €325 per month). Civil servants, magistrates and professional soldiers do not pay contributions.	No exemptions.	<b>2. Exemptions from the compulsory insurance</b>

## Health care

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>• Salaried workers and persons assimilated thereto;</li> <li>• pensioners and persons in receipt of regular cash benefits;</li> <li>• all residents with insufficient means of existence.</li> </ul>	<ul style="list-style-type: none"> <li>• All employees or persons assimilated thereto. Non-wage workers and salaried workers belonging to certain special schemes not covered by the general scheme.</li> <li>• Pensioners.</li> <li>• Unemployed persons.</li> <li>• Certain persons are included in the general scheme: Beneficiaries of certain allowances as Single Parent Allowance (<i>allocation de parent isolé, API</i>), Allowance for Handicapped Adults (<i>allocation aux adultes handicapés, AAH</i>), Guaranteed minimum resources (<i>revenu minimum d'insertion, RMI</i>); students; priests and members of religious congregations; prisoners; etc.</li> <li>• All persons with a permanent regular residence in France who have no other entitlement to benefits in kind of the sickness insurance.</li> </ul>	<p>All persons "ordinarily resident" in Ireland.</p> <p>Full eligibility: All persons over the age of 70 years and persons whose incomes are below a certain threshold as follows:</p> <ul style="list-style-type: none"> <li>• Single person living alone: € 138 per week.</li> <li>• Single person living at home: € 123 per week.</li> <li>• Married Couple: From € 200 to € 471 per week depending on age.</li> </ul> <p>The above weekly amounts are increased in respect of each child aged under 16 by € 26, of other dependants by € 26, for rent/mortgage expenses in excess of € 25 per week and costs of travelling to work in excess of € 22.</p> <p>There are higher income guide-lines for persons aged 66 or over.</p> <p>Limited eligibility for remainder of population.</p> <p>A means tested Medical Card may be issued if the Chief Executive Officer of the health board/authority decides that it would cause undue hardship for a person to provide general medical services for themselves and their dependants from their own resources.</p>	<p>All residents.</p>	<ul style="list-style-type: none"> <li>• All the Italian residents or detached abroad for professional reasons (law No. 398 of 03.10.1987).</li> <li>• All EU residents, except for those who are entitled to health care through the appropriate bodies in the other member States of the EU, according to the regulation EEC 1408/71.</li> <li>• Extra-EU citizens and their dependant family, when holder of a residence permit issued for one of the reasons stipulated in the frame of the compulsory registration at the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>), art. 34 of Statutory Order No. 286 of 25.07.98.</li> <li>• Italian and EU non residents and their dependant family, who are employed or self-employed in Italy and subject to the Italian law.</li> <li>• Extra-EU citizens and their dependant family, registered at the National Health Service, according to a Social Security agreement with their origin country.</li> </ul>	<p><b>Field of application</b></p> <p><b>1. Beneficiaries</b></p>
<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<p>No exemptions.</p>	<p>Not applicable: universal system.</p>	<ul style="list-style-type: none"> <li>• Italian and foreign citizens residing abroad but temporarily in Italy.</li> <li>• Foreign workers holding a residence permit for business and others who are not taxed in Italy.</li> <li>• Foreign citizens holding a residence permit for medical reasons.</li> </ul>	<p><b>2. Exemptions from the compulsory insurance</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Field of application</b> <b>1. Beneficiaries</b>	<ul style="list-style-type: none"> <li>• All persons with a legal residence in Liechtenstein.</li> <li>• Employed persons.</li> </ul>	<ul style="list-style-type: none"> <li>• All persons in paid employment (salaried or self-employed worker).</li> <li>• Pensioners.</li> <li>• Persons in receipt of a replacement income from which contributions are deducted.</li> <li>• Beneficiaries of a supplement to the guaranteed minimum income.</li> <li>• Certain other groups.</li> </ul>	<p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>):</p> <ul style="list-style-type: none"> <li>• All persons under 65 in paid employment whose income is below the ceiling of € 31,750.</li> <li>• All self-employed under 65 whose taxable income is below € 20,250 per year.</li> <li>• Recipients of social security benefits up to the age of 65: Beneficiaries of incapacity pensions if the incapacity is over 45%; beneficiaries of widows' or orphans' pensions; beneficiaries of unemployment benefits calculated to 70% of reference earnings if they were member of the compulsory scheme.</li> <li>• Persons of 65 or older when insured under the Health Insurance Act before reaching the age of 65.</li> <li>• Option for persons of 65 or older if taxable household income is below € 20,200.</li> </ul> <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>):</p> <ul style="list-style-type: none"> <li>• All residents.</li> <li>• Non residents liable to Dutch wages and salaries tax in connection with employment in the Netherlands.</li> </ul>	All residents.	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Pensioners.</li> <li>• Unemployed persons receiving benefits from unemployment insurance (<i>Arbeitslosenversicherung</i>).</li> <li>• Participants of vocational rehabilitation.</li> <li>• Persons rendering their military or civilian service.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Persons who do not have a formal employment contract but essentially work like an employee (e.g. no own organisational structure, perform their services themselves).</li> <li>• Persons voluntarily insured.</li> </ul>
<b>2. Exemptions from the compulsory insurance</b>	<p>Cross-border workers from third countries.</p> <p>Persons insured abroad and benefiting from a similar coverage are exempted from compulsory insurance, on their request.</p>	No exemptions.	No exemptions.	Not applicable: universal system.	<p>No compulsory insurance if the sum of all earnings is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 309.38 per month, special voluntary insurance possible.</p>

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>All residents. Subject to reciprocity principle where nationals of other states are concerned.</p>	<p>All persons residing in Switzerland. The government may extend the obligation to take out insurance to persons with no domicile in Switzerland.</p>	<p>All residents.</p>	<p>All residents.</p>	<p>All residents.</p>	<p><b>Field of application</b> <b>1. Beneficiaries</b></p>
<p>Not applicable: universal system.</p>	<p>The government may exclude certain categories of persons from the compulsory insurance.</p>	<p>Not applicable: universal system.</p>	<p>Not applicable: universal system.</p>	<p>Not applicable: universal system.</p>	<p><b>2. Exemptions from the compulsory insurance</b></p>

Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>3. Voluntarily insured</b>	Compulsory insurance for the self-employed only covers the big health risks, while for the small risks, they can freely subscribe to an insurance provided by a mutual company.	Not applicable: universal system.	Possible, but in general prior compulsory membership required.	No voluntary insurance.	<b>3. Voluntarily insured</b>
<b>4. Eligible dependants</b>	Dependants, subject to certain conditions.	Not applicable: universal system. All residents are individually covered.	Spouse and children, income not exceeding €325 per month, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions. Divorced partners to a marriage can insure themselves within 3 months after the divorce has become final (previous insurance periods necessary).	Dependant members of the insured family.	<b>4. Eligible dependants</b>
<b>Conditions</b>					<b>Conditions</b>
<b>1. Qualifying period</b>	The proof of payment of minimum contributions for the past year usually opens entitlement to health care benefits for the following calendar year.	6 weeks for new residents.	No period of work and membership required. Exception: claimants must fulfil conditions of entitlement for receiving dentures (for certain categories of persons).	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.	<b>1. Qualifying period</b>
<b>2. Duration of benefits</b>	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	Unlimited. When an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.	Unlimited.	<b>2. Duration of benefits</b>

## Health care

Table II

Spain	France	Ireland	Iceland	Italy	
In certain cases.	No voluntary insurance.	Persons may take out private voluntary insurance for a wide range of health services.	Not applicable: universal system.	<ul style="list-style-type: none"> <li>Foreign citizens holding a residence permit valid more than 3 months.</li> <li>Foreign citizens in Italy for studying or working au pair, despite the length of their residence permit.</li> </ul>	<b>3. Voluntarily insured</b>
Persons living with and dependant on the insured person: spouse, children (adoption and blood relationship), brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce and judicial separation do not forfeit entitlement to health care of spouse and descendants, or of cohabitants if they are not entitled to a benefit themselves.	Spouse, dependant children (subject to certain conditions); relatives in the ascending, descending and collateral lines (subject to certain conditions); partner living together with or bound by a civil solidarity pact ( <i>pacte civil de solidarité</i> ) and being economically dependent on the insured person. Any other person living with the insured for at least 12 consecutive months and dependent on him or her.	Full eligibility: Dependants of persons whose incomes are below a certain threshold. Limited eligibility for dependants of remainder of population.	Not applicable: universal system. All residents are individually covered.	Beneficiary's dependant family, cohabitant and/or dependant.	<b>4. Eligible dependants</b>
No qualifying period required.	Justify a minimum contributions payment calculated on the basis of n times the minimum wage ( <i>salaire minimum interprofessionnel de croissance, SMIC</i> ). It is also possible to apply on the basis of the number of hours worked.	Must be "ordinarily resident" in Ireland.	6 months residency for new residents.	Membership as of registration with the National Health Service ( <i>Servizio Sanitario Nazionale, S.S.N.</i> ).	<b>Conditions</b> <b>1. Qualifying period</b>
Unlimited. In case of cessation of contributing membership, benefits will be continued for: <ul style="list-style-type: none"> <li>If care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants.</li> <li>If care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants.</li> </ul>	Unlimited (or until 4 years after termination of membership).	Unlimited.	As long as necessary while resident in Iceland.	Unlimited for Italian residents. Same duration of the residence permit or card validity for foreign citizens.	<b>2. Duration of benefits</b>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Voluntarily insured</b>	No voluntary insurance.	Possibility to subscribe to a voluntary insurance.	Health Insurance Act ( <i>Ziekenfondswet, ZFW</i> ): Option for persons of 65 or older if taxable household income is below €20,200. General Exceptional Medical Expenses Act ( <i>Algemene wet bijzondere ziektekosten, AWBZ</i> ): In a restricted number of cases a voluntary insurance is possible.	Not applicable: universal system.	All residents without compulsory insurance. For students, only stay in Austria required.
<b>4. Eligible dependants</b>	All residents are individually covered.	Spouse, relatives or non-blood relations of the 1 <sup>st</sup> /2 <sup>nd</sup> /3 <sup>rd</sup> degree who, in the absence of a spouse, look after the insured person's house, children until they become entitled to family allowances (extensions are permitted in certain cases).	Subject to certain conditions, the Health Insurance Act ( <i>Ziekenfondswet, ZFW</i> ) can be extended to the partner (up to the age of 65) of an insured person (subject to the insured person being the breadwinner) and children (depending on their being largely maintained by the insured person).	Not applicable: universal system. All residents are individually covered.	Children, with age limits. Spouse only if bringing up the children or having brought them up during at least four years; if she/he benefits from a long-term care allowance of the category 4 (at least) or if she/he takes care of a severely disabled person (category 4). Otherwise: supplementary contribution of 3.4% for the spouse.
<b>Conditions</b>					
<b>1. Qualifying period</b>	No waiting period.	No period of work and membership required, except for voluntary insurance where a three-month period is applicable.	No qualifying period required. Entitlement to care subject to registration with a health insurance fund.	No qualifying period.	No waiting period (Exception: certain benefits which are within the insurance funds' discretion; for voluntarily insured persons the qualifying period is 6 months).
<b>2. Duration of benefits</b>	Unlimited.	Unlimited. In the event that membership contributions are stopped, cover continues to be provided for the rest of the month and for the 3 following months. The right is also maintained for sicknesses during the treatment.	Unlimited.	Unlimited.	Unlimited (also valid after the termination of the membership, as long as it is the same illness).

## Health care

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Not applicable: universal system.	Voluntary insurance for cross-border employees who are not required to take out insurance.	Not applicable: universal system.	Not applicable: universal system.	Not applicable: universal system.	<b>3. Voluntarily insured</b>
Not applicable: universal system. All residents are individually covered.	No eligible dependants.	Not applicable: universal system. All residents are individually covered.	Not applicable: universal system. All residents are individually covered.	Not applicable: universal system. All residents are individually covered.	<b>4. Eligible dependants</b>
Residence in Portugal. No qualifying period required.	No qualifying period.	No qualifying period required.	No qualifying period required.	No qualifying period required.	<b>Conditions</b> <b>1. Qualifying period</b>
Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	<b>2. Duration of benefits</b>



Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>Organisation</b>	All doctors registered with the Order of Doctors ( <i>Ordre des médecins/Orde der geneesheren</i> ) and approved by the Minister of Public Health ( <i>Ministre de la Santé publique/Minister van Volksgezondheid</i> ).	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors are formed into "associations of sickness fund doctors" ( <i>Kassenärztliche Vereinigungen</i> ) at regional and national level. In certain cases, hospital doctors who have completed a course of further training, doctors in hospitals, in special cases doctor-run institutions.	Doctors employed by the insurance institute ( <i>IDRUMA KOINWNIKWN ASFADISEWN, IKA</i> ).	<b>Organisation</b>
<b>1. Doctors:</b>					<b>1. Doctors:</b>
· <b>Approval</b>					· <b>Approval</b>
· <b>Remuneration</b>	Scales of fees fixed by agreement between the insuring bodies and doctors' organisations or, failing this, laid down officially. If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree.	Fees are fixed by agreement between the Doctors' Organisation and the public health insurance. Fees are calculated according to the number of patients registered and of the medical services performed. Specialists are paid a flat-rate sum for each medical action.	Remuneration package to the association of sickness fund doctors ( <i>Kassenärztliche Vereinigung</i> ) by the sickness insurance: the remuneration can be a fixed amount or based on the criteria of either individual services provided, or of a flat-rate per head, or according to a system resulting from a combination of these or further methods of calculation. The association of sickness fund doctors distributes the remuneration package among the contract doctors on the basis of a certain scale (payment distribution scale).	Doctors are paid by the insurance institution.	· <b>Remuneration</b>
<b>2. Hospitals</b>	Establishments approved by the Minister of Public Health ( <i>Ministre de la Santé publique/Minister van Volksgezondheid</i> ), scales of fees fixed by agreements or, failing this, by the public authorities.	Public hospitals established by regional health authorities. Private hospitals: the regional health authorities may conclude agreement with some of the private hospitals.	The sickness funds pay in-patient care in university clinics and hospitals included in the Land's hospital requirement plan or with which agreements have been concluded (approved hospitals). According to the Act on Diagnosis-Related Flat Rates ( <i>Fallpauschalengesetz</i> ) diagnosis-related flat rates will be used as of 1 January 2004 to settle claims for benefits and services instead of the hospital charges so far in use; up to this date the rule may be applied.	Public hospitals and registered private clinics and hospitals of the insurance institute ( <i>IDRUMA KOINWNIKWN ASFADISEWN, IKA</i> ).	<b>2. Hospitals</b>

# Health care

Spain	France	Ireland	Iceland	Italy	
<p>The National Health Services (<i>Servicios Públicos de Salud</i>) appoint doctors to vacancies on the basis of competitive examinations.</p>	<p>All doctors qualified to practice.</p>	<p>Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health and Children with the Irish Medical Organisation.</p>	<p>All doctors qualified to practice. Independent general practitioners and specialists must be a party to the contract between doctors' organisations and the Ministry of Health and Social Security (<i>Heilbrigðis- og tryggingamálaráðuneyti</i>).</p>	<p>Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.</p>	<p><b>Organisation</b></p> <p>1. <b>Doctors:</b></p> <ul style="list-style-type: none"> <li>· <b>Approval</b></li> </ul>
<p>General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings.</p> <p>Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.</p>	<p>Scales of fees fixed by a national agreement or by interministerial decree.</p> <p>These scales may be exceeded: For agreed physicians working in the so-called "free fee" sector, or having acquired a special qualification before 1980.</p>	<p>Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the Irish Medical Organisation. Additional payments are also made to general practitioners in relation to certain specific services provided by them and not covered by the capitation scheme.</p>	<p>General practitioners employed in health care centres are salaried. In addition they receive a fee-for-services decided by the official wage committee (<i>kjaranefnd</i>). Doctors employed in public hospitals are salaried. Independent general practitioners and specialists receive a fee-for-services fixed by a contract between doctors' organisations and the Ministry of Health and Social Security (<i>Heilbrigðis- og tryggingamálaráðuneyti</i>).</p>	<p>Employed doctors and hospital doctors: variable monthly wages, determined by the government according to professional categories.</p> <p>Generalists and paediatrician of free choice (family doctors): Flat-rate amount per capita.</p> <p>Approved specialists: Flat-rate amount per capita.</p>	<ul style="list-style-type: none"> <li>· <b>Remuneration</b></li> </ul>
<p>Hospitals of the National Health Services (<i>Servicios Públicos de Salud</i>).</p> <p>Public or private hospitals operating under agreement with Autonomous Communities (<i>Comunidades Autónomas</i>) or with the National Institute for Health Management (<i>Instituto Nacional de Gestión Sanitaria, INGESA</i>).</p>	<p>Public hospitals: Rates fixed by the public authority.</p> <p>Private establishments: Rates fixed according to area of specialisation, and set out in contracts between the regional hospital agencies and the hospitals.</p>	<p>Public health care is provided by hospitals run by the regional Health boards/authority and by those run on a voluntary basis (e.g. by religious orders).</p> <p>Private hospitals do not provide public health care.</p>	<p>Public hospitals established by State health authorities.</p>	<p>Hospital structures depend from local Health Centres (<i>Unità Sanitarie Locali, USL</i>), except for those acting as a company with a proper legal status in each region.</p> <p><i>Financing:</i> statutory order 502/92, art. 8. Guaranteed by a price scale for benefits provided.</p> <p><i>Access:</i> Direct in cases of emergency or under prescription from a general practitioner.</p> <p><i>Planning:</i> Based on the population residing in each region.</p>	<p>2. <b>Hospitals</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Organisation</b>	All licensed doctors.	All doctors qualified to practise.	All doctors qualified to practise with whom a health insurance fund has entered into a contract.	All doctors qualified to practise can in principle be connected to the public system. However, a doctor who wants to set up a practice, can only obtain refunds from National Insurance ( <i>folketrygden</i> ), if he has an agreement with the municipality, or, when a specialist, with the State owned regional health enterprise. The number of agreements depends on the need for health services in the area, as seen by municipal and regional health authorities.	The relationship between medical doctors and insurance funds is governed by individual contracts, the contents of which are determined to a far-reaching extent by overall contracts with the Regional Chambers of Medical Doctors ( <i>Ärztchamber</i> ).
<b>1. Doctors:</b>					
· <b>Approval</b>					
· <b>Remuneration</b>	Remuneration is regulated in a tariff agreement between the doctors and the association of sickness insurers (remuneration per treatment) and approved by the government.	Fees according to collective agreements. Scales of fees are linked to the trend of reckonable compensation of employees. Payment for treatment.	Direct payment of fees by the sickness fund: Flat-rate per insured person according to the system of lists (family doctor principle).	Some doctors are in public employment in municipal primary health service ( <i>primærhelsetjenesten</i> ). Others are private practitioners in part remunerated through municipal or State grants, in part by National Insurance ( <i>folketrygden</i> ) through direct settlement arrangements. Fee rates for private practitioners are negotiated between the government and the doctors' organisations. The patient pays cost-sharing charges directly to the doctor in both cases.	Fees are laid down in the overall contracts between the Regional Chambers of Medical Doctors ( <i>Ärztchamber</i> ) and the insurance funds (flat-rate per person, per sick case or per medical treatment or a combination of all).
<b>2. Hospitals</b>	All hospitals. The government concludes tariff agreements with health care institutions. Limited acceptance of costs in non-contract hospitals.	Separate budget for each hospital on the basis of its predicted activities (with the exception of the doctors' fees which are paid for each treatment).	Public hospitals: Rates fixed by the public authority.	With effect from 2002, hospitals are owned and run by the State through five regional health enterprises. Private hospitals exist, some have agreements with the regional health enterprises.	In order to ensure treatment in public hospitals (non-profit institutions), state funds were set up in the 9 <i>Länder</i> . These funds are responsible for the handling of treatment in each individual case. The costs of treatment are usually determined according to achievement-oriented criteria. The sickness insurance contributes to the expenses through a flat-rate contribution independent of the individual case. Private law contracts financed by a separate fund were concluded with those hospitals (in most cases profit-oriented) which do not belong to the state funding. The state funds receive that portion of their expenses which is not covered in the flat-rate contribution by the health insurance through taxes.

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Doctors employed either by regional health authorities or by hospitals. Specialists approved under agreement between the Order of Medical Practitioners and the Ministry of Health for the purpose of consultations for persons unable to reach an official clinic within a specified time.</p>	<p>Doctors with the federal diploma or a scientific certificate recognised as equivalent and having received practical post-graduate training for at least two years.</p> <p>A limitation of admission to provide medical services at the insurance's expense has been introduced (needs test); this limitation is applicable until July 3, 2005 at the latest.</p>	<p>All doctors must be approved by the National Board of Medicolegal Affairs (<i>Terveystuomio-oikeusturvakeskus, TEO</i>).</p>	<p>All doctors qualified to practise can be affiliated to the county councils (<i>landsting</i>) and the public health care system.</p>	<p>Doctors licensed to practice by the General Medical Council (the statutory licensing body) contract with Primary Care Trusts.</p> <p>From April 1998, alternative arrangements are being piloted in which personal medical services (PMS) are provided under individual locally negotiated contracts with strategic Health Authorities or Primary Care Trusts and performed by doctors similarly licensed. The service provider may be the doctors themselves or a health service body employing doctors.</p>	<p><b>Organisation</b></p> <p><b>1. Doctors:</b></p> <ul style="list-style-type: none"> <li>· Approval</li> </ul> <ul style="list-style-type: none"> <li>· Remuneration</li> </ul> <p><b>2. Hospitals</b></p>
<p>Employed doctors: monthly salary set by government, varying according to professional category.</p> <p>Approved doctors: payment per item of service.</p>	<p>Fee tariffs and prices are set at cantonal level between the insurers and the doctors (tariff conventions). Where there is no convention, the tariffs are set by the cantonal government.</p>	<p>Doctors working at public hospitals or health centres (<i>Terveyskeskus</i>) are salaried by municipalities.</p> <p>Private doctors are paid on a fee-for-service basis.</p>	<p>Doctors employed by the public health authorities are salaried.</p> <p>Affiliated private practitioners are paid according to a tariff fixed after negotiations between the county councils (<i>landsting</i>) and the doctors' organisation.</p>	<p>Fees, allowances and reimbursements set nationally by government in the light of recommendations by an Independent Review Body and after consultation with doctors' representatives. From April 1998, alternative arrangements are being piloted on locally negotiated contracts between the service providers and strategic Health Authorities and Primary Care Trusts.</p>	
<p>Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.</p>	<p>Public and private hospitals on the cantonal list of approved hospitals.</p>	<p>Primary health care is given in local health centre (<i>Terveyskeskus</i>) wards and specialist treatment is given in public hospitals. These are provided by municipalities. There is only a small number of private hospitals.</p>	<p>Public hospitals established by the county councils (<i>landsting</i>).</p> <p>Private hospitals: the county councils may conclude agreement with private hospitals.</p>	<p>All public hospitals administered by the National Health Service.</p> <p>Some local agreements for treatment of NHS patients in private hospitals.</p>	

Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>Benefits</b>					<b>Benefits</b>
<b>1. Medical treatment:</b>					<b>1. Medical treatment:</b>
· <b>Choice of doctor</b>	Free choice of doctor. Direct payment of provider of care by the insurance fund, if beneficiary is hospitalised.	<i>Category 1:</i> Free choice of doctor (once in a period of 6 months) registered with the district. <i>Category 2:</i> Free choice.	Free choice among contracted sickness insurance fund doctors.	There is no option for the doctor's choice. The insured goes to the local insurance institute doctor.	· <b>Choice of doctor</b>
· <b>Access to specialists</b>	Free choice.	<i>Category 1:</i> The generalist refers each particular case to the specialist. <i>Category 2:</i> Free choice.	Free choice among contracted sickness insurance fund doctors.	Under certain conditions.	· <b>Access to specialists</b>
· <b>Payment of doctor</b>	Advance on fees by insured person and, in exceptional cases, co-payment by the sickness fund. Refund at the agreed or official rate.	Doctor fees are paid by the public health insurance, at a regional level.	System based in principle on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors ( <i>Kassenärztliche Vereinigung</i> ). Voluntary insured patients can choose cost repayment instead of benefits in kind.	No fees.	· <b>Payment of doctor</b>



Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Benefits</b>	Free choice of doctor. Alternative insurance in the family doctor system: registration with a family doctor approved by contract.	Free choice of doctor for each complaint.	Free choice of doctor by registering with a doctor who has entered into contract with a health insurance fund.	All residents are individually linked to a regular primary doctor of their own choice, where possible. Change of regular primary doctor can be made up to twice a year. Opt out possibility exists.	Free choice of doctors under contract ( <i>Vertragsärzte</i> ).
<b>1. Medical treatment:</b>					
· <b>Choice of doctor</b>					
· <b>Access to specialists</b>	Free access to specialists. Alternative insurance in the family doctor system: As a rule, a referral from the family doctor is necessary.	No restriction for seeing a specialist.	Access via the general practitioner.	Regular primary doctor referral. If the patient consults a specialist directly, he must pay higher cost-sharing charges, and the specialist may get a lower refund.	In general, referral required by the general practitioner.
· <b>Payment of doctor</b>	The insured person pays no fee; the insurer pays the doctor directly.	Fees first paid by the insured person which are in turn refunded by sickness funds.	Benefit in kind: No fees. Direct payment (flat-rate per insured person) by the health insurance fund.	The patient pays cost-sharing charges directly to the doctor. For private practitioners, the part falling to National Insurance ( <i>folketrygden</i> ) is paid through the direct settlement arrangement. As for municipal and county grants, see above.	No fees paid by the insured person, the payment is made by the insurance fund.





Table II

## Health care

	Belgium	Denmark	Germany	Greece	
· Patient's participation	<p>Insured person's share must not exceed 25% for general medical care. In principle, no share borne for technical benefits. In excess of a certain annual amount paid by the insured themselves, the so-called maximum ceiling, certain categories of insured and will benefit from this point onwards from free health care services.</p> <p>Basic criteria:</p> <ul style="list-style-type: none"> <li>• being part of a specific social category;</li> <li>• being part of a household with modest income;</li> <li>• being part of a household with normal income and to which none of the above mentioned criteria are applicable.</li> </ul> <p>In concrete terms, the following incomes and ceilings of are applying:</p> <ul style="list-style-type: none"> <li>• protected status: € 450</li> <li>• up to € 13,956.17 ("weak" incomes) € 450</li> <li>• from € 13,956.18 to € 21,455.00 ("modest" incomes) € 650</li> <li>• € 21,455.01 to € 28,953.84 € 1,000</li> <li>• € 28,953.85 to € 36,140.23 € 1,400</li> <li>• € 36,140.24 to € 51,658.65 € 1,800</li> <li>• from € 51,658.66 € 2,500</li> </ul>	<p><i>Category 1:</i> No charges. (Treatment by the chosen GP or a specialist to whom he refers the patient.)</p> <p><i>Category 2:</i> The part of expenses which exceeds the amount fixed by the public scheme for Category 1.</p>	<p>No participation in the case of treatment by contracted doctors, except in the case of treatment (e.g. massages, baths or physiotherapy) which is also part of the prescribed cure, 15% has to be paid by the patient.</p>	No participation.	· Patient's participation

## Health care

Table II

Spain	France	Ireland	Iceland	Italy	
<p>No participation.</p>	<p>Share borne by insured person (statutory):</p> <ul style="list-style-type: none"> <li>• 30% for doctors' fees,</li> <li>• 25% for consultations in hospitals,</li> <li>• 20% for hospital treatment.</li> </ul>	<p>Persons with full eligibility enjoy a full range of general practitioner services, including related prescribed drugs, at no cost.</p> <p>Persons with limited eligibility can avail of specialist services in public hospitals free of charge. There are a number of schemes which provide assistance towards the cost of medication.</p> <p>Any patient who opts for private treatment, even in a public hospital, is liable for the specialist fees and hospital charges.</p>	<p>The insured person pays between ISK 400 (€4.73) and ISK 1,100 (€13) per visit to a health care centre or a general practitioner. For home-call, between ISK 1,100 (€13) and ISK 1,600 (€19).</p> <p>For specialist care the patient pays ISK 1,600 (€19) + 40% of the remaining costs. Pensioners and children pay a lower fee. Maximum payment is ISK 18,000 (€213).</p>	<p>Insured persons pay up to €36 for each test carried out or each visit to a specialist, to a physiotherapist or a water cure; by prescription there can be a maximum of 8 services rendered in the same specialised field and a maximum of 6 for sports medicine or rehabilitation benefits.</p>	<p>· <b>Patient's participation</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· Patient's participation	<p>Patients' participation in the costs for services in the form of a franchise and a percentage paid by the individual. Maximum contribution CHF 800 (€551) each year. Voluntary contributions of a maximum of CHF 1,500 (€1,032) each year.</p>	<p>Share borne by insured person: 20% of the ordinary tariff for visits for the first medical visit in any 28 days period; 5% for other visits or consultations.</p> <p>Share borne by insured person of 5% for medical treatment expenses up to a ceiling of €44.90 (maximum of €2.25 per visit). This measure does not concern haemodialysis, chemotherapy, radiotherapy treatments nor preventive medical tests.</p> <p>No charge in case of hospitalisation.</p>	<p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): No participation.</p> <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): A share must be borne by insured persons over 18, for nursing home care with a maximum of €1,776 per month.</p>	<ul style="list-style-type: none"> <li>• Up to a ceiling of NOK 1,350 (€186) a year, the patients pay cost-sharing charges for consultation of doctors, psychologists, for important medicines and nursing articles, radiological examinations/treatment, laboratory tests and travel expenses.</li> <li>• For a standard GP consultation NOK 114 (€16) is paid by the patient, for a specialist consultation NOK 200 (€28).</li> <li>• A second ceiling of NOK 4 500 (€619) applies to cost-sharing charges for physiotherapy, reimbursible non orthodontic dental treatment, organised health travels and stays in medical rehabilitation centres.</li> </ul>	<p>Patients pay a contribution amounting to €3.63 on each certificate for treatment (which entitles to treatment within one quarter) by a doctor or a dentist (with the exception of children, pensioners and the needy).</p> <p>A contribution of 20% of the agreed fee is required for benefits provided by psychotherapists or clinic psychologists.</p>

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom	Patient's participation
<p>Variable insured person's share set by government.</p>	<ul style="list-style-type: none"> <li>• Fixed amount per calendar year (franchise): CHF 230 (€ 158).</li> <li>• In addition, share of costs: 10% of costs exceeding the franchise up to CHF 600 (€ 413) per year.</li> <li>• The insurer may offer the insured person a form of insurance with a higher franchise - CHF 400 (€ 275), CHF 600 (€ 413), CHF 1,200 (€ 826) or CHF 1,500 (€ 1,032) for adults, CHF 150 (€ 103), CHF 300 (€ 206) or CHF 375 (€ 258) - for children - in return for a reduction in the premium.</li> </ul>	<p><i>Health centre:</i> Physician services maximum € 11 for the first three visits in a calendar year or an annual fee of maximum € 22 for 12 months depending on the municipality; most other services free of charge. In addition, € 15 may be charged for an on-call-visit to a health centre at night-time and on weekends.</p> <p><i>Private doctor:</i> The patient pays doctor's basic fee which, as far as it does not exceed a fixed tariff, is refunded by 60% from the sickness insurance. For treatment costs on prescription by certain other medical staff, the patient's own liability is € 13.46 and 25% of the excess amount within a fixed tariff.</p>	<p>The insured person pays between SEK 100 (€ 11) and SEK 150 (€ 16) per visit to a doctor.</p> <p>For specialist care, the patient pays between SEK 150 (€ 16) and SEK 300 (€ 33).</p> <p>Emergency cases: between SEK 100 (€ 11) and SEK 260 (€ 28).</p>	<p>No charge to the patient for NHS services, but see below for prescription and other charges.</p>	<p>· Patient's participation</p>

Table II

## Health care

	Belgium	Denmark	Germany	Greece	
· Exemption or reduction of patient's participation	<p>Preferential treatment for certain groups: the disabled, pensioners, widows/widowers, orphans, beneficiaries of the Guarantee of income for elder persons (<i>garantie de revenus aux personnes âgées, GRAPA</i>), claimants of integration income (<i>revenu d'intégration</i>), handicapped children benefiting from family benefit supplements and persons benefiting from a handicap allowance, beneficiaries of a partial or total income from the Public Centre for Social Assistance (<i>Centre public d'aide sociale/Openbare Centra voor maatschappelijk welzijn</i>), a worker in a situation of controlled unemployment, aged at least 50 and who is since at least 1 year completely unemployed with regard to the unemployment regulation. They are granted if the family's annual gross taxable income is less than a maximum of €12,482.92 + €2,310.92 per dependant.</p>	<p>See Tables XI "Guaranteeing sufficient resources", V "Invalidity" and VI "Old-age".</p>	<p>Children, hardship cases and chronically ill persons.</p>	<p>Not applicable.</p>	· Exemption or reduction of patient's participation

## Health care

## Table II

Spain	France	Ireland	Iceland	Italy	Exemption or reduction of patient's participation
<p>Not applicable. No participation.</p>	<ul style="list-style-type: none"> <li>• Holders of an invalidity pension (<i>pension d'invalidité</i>) or a work injury pension (<i>rente d'accident de travail</i>) at a rate &gt; 66.66% are covered 100% together with their family members.</li> <li>• Persons suffering from certain diseases, for those diseases only.</li> <li>• Persons with resources under a certain ceiling.</li> </ul>	<p>Persons with full eligibility are not required to participate.</p>	<p>Pensioners and children pay a lower fee. Max. yearly payment: for a single person ISK 18,000 (€213), for children of the same family ISK 6,000 (€71) and for a pensioner ISK 4,500 (€53).</p> <p>After max. yearly payment the person is entitled to a discount card giving right to health care for the rest of the year at a reduced fee.</p>	<p>Tests, visits to a specialist and medication of group B are free of charge for:</p> <ul style="list-style-type: none"> <li>• civil disabled (more than 2/3 of invalidity);</li> <li>• service disabled (categories 1 to 5);</li> <li>• war disabled (cat. 1 to 8);</li> <li>• children up to 6 years;</li> <li>• and persons aged over 65 if they come from a family whose income is below €36,152;</li> <li>• recipients of minimum pensions (<i>pensione minima</i>) aged over 60 and unemployed persons with an annual family income of less than €8,263: this limit amounts to €11,362 for a couple and is increased by €516 for each dependant child;</li> <li>• recipients of social pensions (<i>assegno sociale</i>) and their dependant family;</li> <li>• blind and deaf mute.</li> </ul> <p>Are partly free of charge for:</p> <ul style="list-style-type: none"> <li>• those suffering from a chronic illness and inducing a disability;</li> <li>• civil disabled less than 2/3;</li> <li>• service disabled (categories 6 to 8);</li> <li>• in the case of pregnancy and maternity.</li> </ul>	<p>• <b>Exemption or reduction of patient's participation</b></p>

Table II

Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Exemption or reduction of patient's participation</b>	<ul style="list-style-type: none"> <li>• Half contributions for: insured persons between the ages of 16 and 20, insured persons who have reached regular retirement age, and insured persons between the age of 20 and regular retirement age, who are insured in the family doctor system.</li> <li>• No contributions for: children under the age of 16 or persons insured in the family doctor system who are 16 to 20 years old or have reached regular retirement age.</li> <li>• No contribution for chronically ill persons.</li> <li>• No contribution for certain services.</li> </ul>	No exemptions or reductions.	Not applicable.	<ul style="list-style-type: none"> <li>• Charges for children under 16 are added to those of a parent to meet the ceiling. Children under 7 are exempt from certain charges.</li> <li>• Special exemptions from cost-sharing charges apply to a limited number of diseases and groups of patients.</li> <li>• No charges in the case of occupational injury or disease.</li> </ul>	No participation for children, pensioners and the needy.

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Exemption for some specific groups, e.g. pregnant women, children under 12 years, pensioners with income below the national minimum wage, persons responsible for certain handicapped young people, the socially and economically disadvantaged.</p>	<ul style="list-style-type: none"> <li>• Minors do not pay the franchise.</li> <li>• Maximum amount of the share of costs for children: CHF 300 (€ 206).</li> <li>• Several children from the same family insured by the same insurer pay together a maximum of CHF 830 (€ 571).</li> <li>• No participation in the case of maternity benefits.</li> <li>• No franchise for certain prevention measures carried out under national or cantonal programmes (currently, 3 cantonal mammography screening programmes).</li> <li>• In the case of insurance with a limited choice of service suppliers (HMO, for example), the insurer may give up charging wholly or partly the share of costs and the franchise.</li> <li>• The beneficiaries of supplementary benefits to old-age, survivors' and invalidity insurance (<i>PC</i>) (non-contributory benefits subject to means testing) are reimbursed for the costs of participation referred to in the <i>LAMal</i> (up to a ceiling).</li> </ul>	<p><i>Health centre:</i> Patients under the age of 18 are exempt from fees.</p> <p><i>Public sector:</i> An overall ceiling of €590 per year for public sector fees (excluding however fees for dental care). €12 per day is charged for in-patient care in the hospitals after reaching the ceiling.</p>	<p>Emergency cases: Below the age of 20 no charge.</p>	<p>Not applicable.</p>	<p><b>Exemption or reduction of patient's participation</b></p>



Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>2. Hospitalisation:</b> · <b>Choice of hospital</b>	Free choice among approved hospitals.	Free choice of regional public hospitals.	Free choice of licensed hospitals. Hospital treatment requires the admission by a medical doctor (except for emergencies).	The insured has the right to hospitalisation in a public hospital or in a registered clinic designated by the insurance institute or in a hospital of the insurance institute ( <i>IDRUMA KOINWNIKWN ASFADISEWN, IKA</i> ).	<b>2. Hospitalisation:</b> · <b>Choice of hospital</b>
· <b>Patient's participation</b>	Complete refund (public ward). Save for a participation of € 12.31 per day. Where hospitalised within a psychiatric home for more than 5 years: € 20.52 per day. Fixed contribution by the insurance for approved homes for the aged, protected home, nursing homes and psychiatric homes, day-care centre. Admission fee: € 39.58.	Public hospitals and approved private establishments: No charge. Non-approved private establishments: patients pay all costs.	Free hospitalisation in a shared room with exception of participation of € 9 per calendar day during a maximum of 14 days.	No charge, in case of hospitalisation, for the insured.	· <b>Patient's participation</b>
· <b>Exemption or reduction of patient's participation</b>	Notably for dependant children, those benefiting from the preferential scheme and the assimilated unemployed: € 4.37 per day. Where hospitalised within a psychiatric home for more than 5 years: • For those benefiting from a preferential scheme, for the assimilated unemployed with no dependant person or without the obligation of paying an alimony by legal decision or by notarised deed: € 12.31 per day. • For normal beneficiaries, for those benefiting from the preferential scheme with dependants or obligation of paying an alimony by legal decision or by notarised deed and their dependants: € 4.37 per day.	Non-approved private establishments: In the case where a public hospital refers a patient to a private establishment: no charge.	No charge for children.	Not applicable.	· <b>Exemption or reduction of patient's participation</b>

## Health care

Table II

Spain	France	Ireland	Iceland	Italy	
No choice.	Free choice among public and private (approved) hospitals.	Referral via general practitioner/specialist.	Hospitalisation upon referral by a doctor.	Free choice of public or private hospital among those registered under the scheme.	<b>2. Hospitalisation:</b> · <b>Choice of hospital</b>
Hospitalisation for surgery: entirely free of charge. For other reasons: Authorised by administering body either automatically or on medical application where necessitated by diagnosis or patient suffering from a communicable disease or conduct or behaviour of the patient is such as to require constant attention.	Participation of the insured: 20% in general. Hospitalisation fee ( <i>forfait hospitalier</i> ): €11 per day, including the day of discharge.	<ul style="list-style-type: none"> <li>• Persons with full eligibility: No charge.</li> <li>• Persons with limited eligibility: Charge of €40 per night in a public ward up to a maximum of €400 in any 12 month consecutive period.</li> <li>• A charge of €40 applies for attendance at accident and emergency departments where the person does not have a referral note from their doctor.</li> <li>• Private hospitals/homes: Patient is liable for all costs. A subvention is available towards the cost of maintenance in some nursing homes.</li> <li>• Infectious diseases treatment: Free of charge to all persons.</li> </ul>	Public hospitals: No charge.	Direct assistance free (sharing a room).	
Not applicable.	No participation from 31 <sup>st</sup> day of hospitalisation and for certain surgery treatments. Holders of an invalidity pension ( <i>pension d'invalidité</i> ) or a work injury pension ( <i>rente d'accident de travail</i> ) at a rate > 66.66% are covered 100% together with their family members. Persons with resources under a certain ceiling. Persons suffering from certain diseases (only for those diseases).	Exemptions from both sets of charges mentioned above include: <ul style="list-style-type: none"> <li>• women receiving services in respect of motherhood;</li> <li>• children up to the age of six weeks;</li> <li>• children suffering from prescribed diseases and disabilities, (the exemption applies only to treatment for the prescribed condition);</li> <li>• children referred for treatment from child health clinics and school health examinations;</li> <li>• persons receiving services in respect of prescribed infectious diseases;</li> <li>• medical card holders and their dependants;</li> <li>• long stay patients who are already being charged under other specific regulations;</li> <li>• persons deemed to be eligible by the health board/authority (Chief Executive Officer) where undue hardship would be caused.</li> </ul>	Not applicable.	Free hospitalisation.	· <b>Exemption or reduction of patient's participation</b>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Hospitalisation:</b>					
· <b>Choice of hospital</b>	Free choice of hospital. Full coverage of the costs of examinations, treatments, meals and accommodations in the general section of a hospital under contract. Limited coverage of costs in hospitals not under contract.	Free choice of hospital (hospital abroad subject to approval of sickness fund).	Free choice among hospitals or institutions approved by the Minister of Health. Admission must be authorised by the health insurance fund.	Free choice of hospital applies from 1 January 2001. The free choice of hospital does not apply in cases of emergency.	Free choice among public hospitals, if no additional costs arise.
· <b>Patient's participation</b>	See Point 1. "Medical treatment". Patients' participation in the costs for services in the form of a franchise and a percentage paid by the individual. Maximum contribution CHF 800 (€551) each year. Voluntary contributions of a maximum of CHF 1,500 (€1,032) each year.	Participation in maintenance costs: €9.08 per day of hospitalisation and for a maximum period of 30 days.	No share borne by the beneficiary in the lower class of accommodation.	No cost-sharing charges for patients admitted to hospital. For outpatients' departments at hospitals normal cost-sharing charges apply, see above. For treatment in a private clinic with no arrangement with the public health system, the full cost falls on the patient himself.	Full coverage of expenses in the general scale of fees of a public or private hospital (which has concluded a contract), with the exception of a minor participation of an amount of max. €13.70 per day. For the hospitalisation of a dependant a 10%-contribution is charged. An annual participation of €10.90 (with a referral of the doctor) or of €18.17 (without referral) and up to a maximum of €72.67 can be asked for each visit to a centre of ambulatory care.
· <b>Exemption or reduction of patient's participation</b>	<ul style="list-style-type: none"> <li>• Half contributions for: insured persons between the ages of 16 and 20, insured persons who have reached regular retirement age, and insured persons between the age of 20 and regular retirement age, who are insured in the family doctor system.</li> <li>• No contributions for: children under the age of 16 or persons insured in the family doctor system who are 16 to 20 years old or have reached regular retirement age.</li> <li>• No contribution for chronically ill persons.</li> <li>• No contribution for certain services.</li> </ul>	In a whole year, participation can not exceed 3% of the yearly contribution income.	Not applicable.	<p>Outpatients:</p> <ul style="list-style-type: none"> <li>• Charges for children under 16 are added to those of a parent to meet the ceiling. Children under 7 are exempt from certain charges.</li> <li>• Special exemptions from cost-sharing charges apply to a limited number of diseases and groups of patients.</li> <li>• No charges in the case of occupational injury or disease.</li> </ul>	The participation in case of hospitalisation is limited to a maximum of 28 days per calendar year. Are exempted from participation to the ambulatory care: children, orphans, emergency cases, patients under dialysis, patients under radiotherapy or chemotherapy, women in relation with their pregnancy or maternity, organ/ blood / plasma donors.

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Free choice among public hospitals and, if there is a waiting list, institutions approved by the Ministry of Health.	Free choice amongst hospitals on the cantonal list of hospitals. Unless otherwise agreed, payment by the insured person and reimbursement by the insurer: "third party guarantee" system.	<i>Public hospital:</i> Normally according to municipality of residence. Referral required. <i>Private hospital:</i> Free choice.	Free choice of regional public hospitals and approved private establishments.	On referral by the general family doctor. Normally, family doctor chooses hospital best suited to the patient's needs.	<b>2. Hospitalisation:</b> <ul style="list-style-type: none"> <li>· <b>Choice of hospital</b></li>   <li>· <b>Patient's participation</b></li>   <li>· <b>Exemption or reduction of patient's participation</b></li> </ul>
No participation in charges in public ward (or in private room if recommended by the doctor). If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as private hospital and clinic charges.	Same participation as for out-patient care. In addition, a contribution of CHF 10 (€ 6.88) per day.	<i>Public hospital:</i> The fee for an out-patient visit is € 22, for day surgery € 72. The fee for in-patient care is € 26 a day. <i>Private hospital:</i> Part of the doctor's fee and costs for examination and care are refunded by the sickness insurance.	The patient will be charged maximum SEK 80 (€ 8.77) per 24 hours.	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	
Not applicable.	<ul style="list-style-type: none"> <li>• For insured persons living in the same household as any other member of their family.</li> <li>• For the rest, see above "medical treatment".</li> </ul>	Patient under the age of 18 may be charged only for the first seven treatment days in a calendar year. Patient receiving long-term care (over three months) are charged a fee in accordance with their means. Such a fee, however, may be no more than 80% of the patient's net monthly income. The fee for in-patient care in psychiatric units is € 12.	Patient's charge may be reduced according to income-test.	Not applicable.	

Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>3. Dental care:</b> · <b>Treatment</b>	<p>Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment.</p> <p>Refund:</p> <ul style="list-style-type: none"> <li>• Of cost of treatment: See medical care</li> <li>• Of cost of dental plates, etc., subject to sickness fund doctor's approval, up to 100% if patient is over 50, or if younger, affected by specific complaints justifying the intervention of the insurance.</li> </ul>	<p>Cost to insured person in both categories:</p> <p>From 35% to 60% of cost of treatments on list. 100% for treatment not included in the list.</p> <p>Treatment is free for children and partially covered for handicapped persons.</p>	<p>A system for persons up to 18 years of age of prophylactic measures designed to prevent dental disease.</p> <p>Full compensation of medically necessary conservative and surgical dental treatment. Full compensation of necessary orthodontist care for insured persons aged less than 18, when successfully treated.</p>	As for health care.	<b>3. Dental care:</b> · <b>Treatment</b>
· <b>Dental prosthesis</b>	<p>Health insurance does not cover dental prosthesis except for patients aged at least 50, or in the case of some medically justified situations where the age limit is not taken into account.</p>	Not paid by insurance.	<p>For denture, the insured person contributes 50% of the costs of the required medical treatment (equipment and laboratory costs, plus dentist fee). No contribution for medically conservative treatment and for denture radiography. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 10% or 15%.</p>	As for health care but charge of 25% for dental prosthesis.	· <b>Dental prosthesis</b>

## Health care

Table II

Spain	France	Ireland	Iceland	Italy	
<p>Comprising extractions and certain types of treatment. In the event of an employment injury or in the case of an occupational disease, oral and facial surgery are also covered.</p>	<p>Comprising preventive and conservative treatment, extractions and (submit to approval) orthodontic treatment. Refund according to fixed rate as for medical care. Share borne by the insured person: 30%.</p>	<p>No charge for persons with full eligibility, children under 6 years of age and persons who are attending or have attended national school up to the age of 16 years. Persons who pay pay-related social insurance contributions and their spouses are entitled to receive fully or subsidised dental care for a limited range of treatments. No charge for scalings, examinations and polishing for insured persons who satisfy certain contribution conditions. Patient contributions for fillings, extractions and other services. Patients in neither of the above categories pay full fees.</p>	<p>Partial reimbursement of costs for children under the age of 17 and for old-age and invalidity pensioners. Partial reimbursement of orthodontic care for persons under age 21. No reimbursement for persons between 19 to 66 years of age except in case of invalidity pensioners, congenital defects, accidents or illness.</p>	<p>Free treatment in the centres of the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>) and from registered doctors.</p>	<p><b>3. Dental care:</b> · <b>Treatment</b></p>
<p>Certain financial aids for dental prosthesis.</p>	<p>Subject to prior agreement, refund according to fixed rate. Share borne by the insured person: 30%.</p>	<p>Persons with full eligibility: dentures are provided by or on the direction of the dental practitioner free of charge. The insured person pays a contribution (50% in most cases).</p>	<p>Full and partial dentures are partly refunded for old-age and invalidity pensioners according to the same rules as apply to dental treatment.</p>	<p>Paid by the beneficiary.</p>	<p>· <b>Dental prosthesis</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<p><b>3. Dental care:</b></p> <ul style="list-style-type: none"> <li>· <b>Treatment</b></li> </ul>	<p>Treatments</p> <ul style="list-style-type: none"> <li>• necessary because of serious and unavoidable chewing problems;</li> <li>• necessary because of serious disease or its consequences;</li> <li>• necessary to treat a serious illness or its consequences;</li> <li>• for persons whose chewing system have lesions due to an accident not covered by the injuries insurance.</li> </ul> <p>For children of compulsory school age: educational and investigative measures, treatment of cavity damages and jawbone corrections.</p> <p>General: voluntary insurance possible.</p>	<p>Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements.</p> <p>95% reimbursement in excess of an annual sum of €38.25 which is fully covered.</p>	<p>Comprising dental care for children including preventive maintenance work, fluoride applications up to twice a year from the age of six, sealing, periodontal care and surgical treatment.</p> <p>Comprising for adults preventive dental care (check up once a year), dentures and specialist surgical treatment.</p>	<p>Children up to 20 years of age are entitled to public basic dental care, free of charge up to 18, and against a limited charge for the remaining 2 years. Orthodontic treatment can be paid for fully or partially according to the gravity of the condition.</p> <p>For adults the dental care coverage is very limited. Some coverage exist for dental surgery and treatment of patients carrying certain diseases or in particular need of free treatment (nursing home and long term hospital patients).</p>	<p>Dental treatment is granted according to the statutes. Medical treatment includes conservative, surgical and orthodontic treatments. The patient's or family member's contribution towards orthodontic treatment is between 25% and 50%. A contribution amounting to €3.63 is to be paid for each dental treatment certificate which entitles to treatment within one quarter (with the exception of children, pensioners and the needy).</p> <p>For extra treatment and services (e.g. inlays and crowns) the insurance fund's subsidy is between €24 and €215 per unit.</p>
<ul style="list-style-type: none"> <li>· <b>Dental prosthesis</b></li> </ul>	<p>According to the law on sickness insurance: same conditions as for treatments (see above).</p>	<p>Prostheses are 100% covered, unless the insured person did not regularly consult a dentist, in which case patient's participation is 80%. Supplements for prostheses and benefits are for necessary treatment only; any extra treatment is not covered.</p>	<p>Dentures: Patient's participation of 25%.</p>	<p>Generally not covered.</p> <p>Some coverage for persons not developing teeth as they grow up and for persons having lost their teeth traumatically as a consequence of certain diseases.</p>	<p>(Indisposable) dental prosthesis are granted according to the statutes. The patient's or family member's contribution towards removable dental prosthesis such as braces is between 25% and 50%.</p>

## Health care

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Free choice among the specialists of the private sector. Reimbursement according the scale fixed by government.</p>	<p>Payment limited to cases:</p> <ul style="list-style-type: none"> <li>• Caused by a serious and unavoidable disease of the mastication system</li> <li>• Caused by any other serious illness or its after-effects (e.g. leukaemia, AIDS)</li> <li>• Necessary for the treatment of a serious illness or its after-effects</li> <li>• Where injuries of the mastication system are caused by an accident not covered by the accident insurance.</li> </ul>	<p><i>Health centre:</i> The patient normally pays a fee according to a basic fee and a fixed tariff for each intervention. Health centres are allowed to fix their tariff within certain limits. They are all lower than those by private dentists. Persons under the age of 18 and war veterans receive dental treatment free of charge.</p> <p><i>Sickness insurance:</i> Dental expenses are partly refunded. For examination and treatment, the rate of refund is 60% of the fee up to a specified limit. No refund is provided in respect of ortho- and prosthetic treatment.</p>	<p>Dental care for young people up to the age of 20 years is free of charge in the public dental care (<i>folktandvården</i>).</p> <p>The dental care insurance is divided on one hand into basic dental care (check-ups, fillings and root treatment and emergency care), and into prosthetic and orthodontic treatment on the other. Price-fixing is free and the care provider sets the patient's contribution.</p> <p>For basic dental care the Social Insurance Office (<i>försäkringskassan</i>) pays a fixed subsidy, set by the Government, to the care provider. The patient pays the remaining costs. Basic dental care is also possible on subscription – a fixed total price is payable for care over a two-year period.</p>	<p>Proportional charges for NHS dental treatment in the General Dental Service, including examination. 80% of cost of a course of treatment up to a maximum of GBP 366 (€561) (GBP 354 (€543) in Wales).</p> <p>No charge for:</p> <ul style="list-style-type: none"> <li>• women who are pregnant, or who have had a baby in the preceding 12 months, when the course of treatment starts,</li> <li>• people under 18;</li> <li>• those under 19 in full-time education;</li> <li>• people and their partners who are receiving income support or income-based Jobseeker's Allowance, Working Families' Tax Credit or Disabled Person's Tax Credit and named on a Tax Credit NHS Exemption Certificate.</li> </ul> <p>People on a low income may be able to get help with the cost of treatment. Dental treatment in the hospital and Community Dental services, however, is free except for dentures and bridges.</p>	<p><b>3. Dental care:</b></p> <ul style="list-style-type: none"> <li>• <b>Treatment</b></li> </ul>
<p>Fees paid by patient. Refund of 75% of the fee according to official scale.</p>	<p>Under the same conditions as treatment (see above).</p>	<p><i>Health centre:</i> Only for war veterans.</p> <p><i>Sickness insurance:</i> Refunded for war veterans.</p>	<p>Not applicable.</p>	<p>See dental treatment.</p>	<ul style="list-style-type: none"> <li>• <b>Dental prosthesis</b></li> </ul>



Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>4. Pharmaceutical products</b>	<p>Insured person's share:</p> <ul style="list-style-type: none"> <li>• Cat. A (serious illness): No charge.</li> <li>• Cat. B (useful drugs): 25%, ceiling €9.90.</li> <li>• Cat. B (large box): 25%, ceiling €14.80.</li> <li>• Cat. C (less useful drugs): 50%, ceiling €16.50.</li> <li>• Cat. CS (ease drugs): 60%.</li> <li>• Cat. Cx (f.e. the pill): 80%.</li> </ul> <p>Patients in hospital: €0.62 per day.</p> <p>Reduction of 26% in the refund of pharmaceutical products when existing identical generic products.</p> <p>Refund of cost of preparations by pharmacist: Maximum share of insured person €1 or €2. Exemption made for long lasting treatments.</p> <p>Charge reduced for those benefiting from the preferential scheme.</p>	<p>Participation of the insured person dependent on the expenditures during the year::</p> <ul style="list-style-type: none"> <li>• Expenditure under DKK 540 (€73): 100% of cost (persons under the age of 18: 50%).</li> <li>• Expenditure between DKK 540 (€73) and DKK 1,300 (€175): 50%.</li> <li>• Expenditure between DKK 1,300 (€175) and DKK 3,045 (€410): 25%.</li> <li>• Expenditure over DKK 3,045 (€410): 15%.</li> </ul>	<p>Insured person's contribution: A charge of €4, €4.50 or €5, depending on the packet size of the pharmaceutical product prescribed, except for children and hardship cases. If there are fixed-price pharmaceutical products (<i>Festbetragsarzneimittel</i>), the amount of contribution payable depends on this fixed price. If the price of the product exceeds the fixed price, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.</p> <p>Insured persons must pay for over-the-counter drugs (<i>Bagatellarzneimittel</i>). Certain uneconomical drugs are not paid by the insurance.</p> <p>Members of family: as for insured persons.</p>	<p>Charge of 25% for medicines prescribed by doctor.</p> <p>10% contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p> <p>10% contribution towards cost of medication for retired persons receiving the minimum pension.</p> <p>No charges payable in the event of an employment accident, for medication during pregnancy and for chronic illnesses (cancer, diabetes etc.).</p>	<b>4. Pharmaceutical products</b>

## Health care

Spain	France	Ireland	Iceland	Italy	
<p>Beneficiaries pay 40% of the price of medicaments. There is a 90% reduction of the price for certain special medicaments, with a maximum limit of €2.64.</p> <p>No charge whatsoever for: pensioners, patients undergoing residential hospital care, residents over 65 years of age with insufficient means of existence, as well as conscientious objectors performing social work.</p>	<p>Insured person's share: 35% or 65% for drugs mainly meant for troubles or affections normally without gravity. 100% for ease drugs.</p> <p>No share required from long-term patient, only for the illness concerned.</p>	<p>No charge for persons with full eligibility.</p> <p>No charge for persons suffering from mental handicap and mental illness (for persons under 16 years only) and from specified long-term illnesses in respect of drugs prescribed for treatment.</p> <p>Drugs Payment Scheme: No individual or family is required to pay more than €70 per month for prescribed medicines.</p>	<p>Pharmaceuticals are divided into 4 main categories. Payment of state health insurance depends upon type and category of medicine. The patient pays according to the type of medicine, from 0-100% of costs. Remaining cost paid by the state health insurance.</p>	<p>Classification of permitted and registered medication:</p> <ul style="list-style-type: none"> <li>• <i>Group A:</i> Medication termed "essential" for the treatment of more serious complaints. Free for all insured persons, except for the fixed amount for the prescription.</li> <li>• <i>Group B:</i> Medication for the treatment of serious complaints but less serious than those referred to in group A. Free of charge for some categories of persons as mentioned under item „Patient's contributions towards medical expenses“ and for the disabled. The rest of the population pays half price.</li> <li>• <i>Group C:</i> Other medication and medication for which a prescription is not required: The cost is borne fully by the insured person.</li> </ul>	<p><b>4. Pharmaceutical products</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Pharmaceutical products</b>	<p>Medications prescribed by the doctor on a speciality list (including medications therapeutically equivalent to these medications).</p> <p>Participation: See Point 1. "Medical treatment".</p>	<p>Reimbursement according classification of drugs:</p> <ul style="list-style-type: none"> <li>• Normal reimbursement: 80%</li> <li>• Preferential reimbursement: 100%</li> <li>• Reduced reimbursement: 40%</li> <li>• Non-refundable products and drugs.</li> </ul>	<p>Registration of insured person with a chemist who entered into contract with the health insurance fund.</p> <p>Benefit in kind. Insured person is entitled to a qualitatively good package of medicines without it being necessary to make additional payment. Besides this medical package medicines can be supplied and charged to the health insurance funds up to the average price per standard dosage of medicines which belong to a certain classified medical package, with an additional payment to be paid by the insured himself.</p>	<p>Less important medicines: The patient pays the full cost, even when they are prescribed by a doctor.</p> <ul style="list-style-type: none"> <li>• Important medicines: For prescribed medicines on the important medicines list, the patient pays 36% of the cost up to a ceiling of NOK 400 (€55) for each 3-months period of consumption. National Insurance (<i>folketrygden</i>) pays, normally through direct settlement with the pharmacies, up to the full cost. Pensioners in receipt of a minimum old age or disability pension are exempt from cost-sharing charges on important medicines and nursing articles.</li> </ul>	<p>Coverage of expenses for medically prescribed registered pharmaceutical products included in the List of Pharmaceutical Products (others: approved by medical superintendent or supervisory medical doctor). The charge amounts to €4.25 per item prescribed.</p> <p>Free of charge for notifiable infectious diseases or in case of need.</p>

Portugal	Switzerland	Finland	Sweden	United Kingdom
<p>Depending on type of illness, the state contributes 70% or 40% of the cost of medicines on the official list drawn up by the health services. The percentages are increased by 15% for pensioners whose pensions are less than the minimum wage.</p>	<p>Pharmaceutical products prescribed and registered on the list of reimbursed medicines. Same participation as for medical care.</p>	<p><i>Public hospitals:</i> Costs included in fee. <i>Sickness insurance:</i> Patient's own liability is €10 + 50% of excess amount for products prescribed by a doctor. In serious and chronic diseases a number of listed pharmaceutical products qualify for refunds of 75% or 100% of the costs exceeding €5. If patient's own costs for pharmaceutical products during one calendar year exceed €601.15, the excess amount is fully reimbursed.</p>	<p>The patient pays the whole cost up to and including SEK 900 (€99) during a period of 12 months from the first purchase.</p> <ul style="list-style-type: none"> <li>• Costs between SEK 901 (€99) and SEK 1,700 (€186) are subsidised by 50%.</li> <li>• Costs between SEK 1,701 (€186) and SEK 3,300 (€362) are subsidised by 75%.</li> <li>• Costs between SEK 3,301 (€362) and SEK 4,300 (€471) are subsidised by 90%.</li> <li>• Costs above SEK 4,300 (€471) are subsidised totally.</li> </ul>	<p>Charge of GBP 6.20 (€9.51) per prescribed item (GBP 6 (€9.20) in Wales).</p> <p>An annual (or 4 months) prescription prepayment certificate can be bought which offers considerable savings to those who need regular medication. The cost of the certificate is GBP 32.40 (€50) for 4 months and GBP 89 (€137) for one year [GBP 31.40 (€48) and GBP 86.20 (€132) in Wales].</p> <p>In England and Scotland, there is no charge for children under 16, people aged 16-18 and still in full-time education, people aged 60 or over, pregnant women and women who have given birth in the last 12 months, War Pensioners (for their accepted disability), people and their partner receiving Income Support, or income-based Jobseeker's Allowance, Working Families' Tax Credit or Disabled Person's Tax Credit (and named on a Tax Credit NHS Exemption Certificate), some other people on low incomes, and people suffering from specified conditions. In addition to those listed above, those aged 18-25 in Wales are entitled to free prescriptions.</p>

**4. Pharmaceutical products**

Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>5. Prosthesis, spectacles, hearing-aids</b>	Full refund of fees fixed by agreement.	Partial reimbursement.	<p>When fixed amounts are established, costs are covered up to this amount; otherwise costs are agreed with the care providers.</p> <p><i>Participation of the insured:</i> For bandages, insoles, and aids for compression therapy: 20% of the amount to be covered by the sickness funds, with the exception of children and hardship cases. Payment of costs for a spectacle frame by the insured.</p>	Charge limited to 25% maximum.	<b>5. Prosthesis, spectacles, hearing-aids</b>

## Health care

Table II

Spain	France	Ireland	Iceland	Italy	
<p>Provision and normal replacement of prosthesis, orthopaedic apparatus and wheel-chairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.</p>	<p>Subject to sickness fund's prior approval refund of established fees (65%) and for major fittings (100%).</p>	<p>No charge for persons with full eligibility and for children under 6 years of age and national school pupils. Limited charges only levied on insured persons who satisfy certain contribution conditions.</p>	<p>The state health insurance subsidises the acquisition of aid apparatus made necessary by physical impairment or missing limbs, in some cases a certain amount is awarded, in other cases a certain percentage of the cost is paid. The cost of spectacles is only subsidised in special cases. The Icelandic Low Vision and Rehabilitation Centre administers all services for the blind and purblind. The cost of hearing aid is subsidised. The Icelandic Ear Training and Speech Therapy Centre administers all services for the deaf.</p>	<p>Prosthesis: supplied to the different categories of disabled (from work, war...) by the local Health Centres (<i>Unità Sanitarie Locali, USL</i>).</p>	<p><b>5. Prosthesis, spectacles, hearing-aids</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Prosthesis, spectacles, hearing-aids</b>	<p>Aid is prescribed by the doctor according to the list.</p> <p>Participation: See Point 1. "Medical treatment".</p>	<p>Subject to sickness fund's prior approval: Refunds at the tariff rates fixed by agreements.</p>	<p>Subject to prior approval of health insurer. No cost sharing except for:</p> <ul style="list-style-type: none"> <li>• Orthopaedic shoes: share in cost of €58.50 per pair up to age 16; per year €117.50 for age 16 and over.</li> <li>• Hearing appliances: payment of cost in excess of €462.50.</li> </ul>	<p>Technical aids are provided by Technical Aid Centres (<i>hjelpemiddel-sentraler</i>) under the National Insurance Service (<i>trygdeetaten</i>). Each of the 19 counties (<i>fylker</i>) has a centre. Durable appliances are considered property of the National Insurance Scheme, and must be handed in after use.</p> <p>Aids related to medical treatment are provided by the Regional Health Enterprises.</p>	<p>Insured person's contribution 10%, minimum €22.40 (free of charge in case of need).</p> <p>The maximum amount to be covered by the insurance funds amounts up to €896 for prostheses up to €2,240 according to the statutes of the insurance funds.</p>

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom
<p>80% charge for prosthesis on the official list.</p> <p>Spectacles: Fees paid by patient. Refund of 75% of the fee according to official scale.</p>	<p>Prosthesis: in principle paid by the invalidity insurance (1<sup>st</sup> pillar, basic scheme), but contribution for certain specific prosthesis.</p> <p>Spectacles/contact lenses: contribution of CHF 200 (€ 138) per year for children up to 18 years of age and CHF 200 (€ 138) every five years for adults.</p> <p>Hearing aids: paid by the invalidity insurance (1<sup>st</sup> pillar, basic scheme).</p>	<p><i>Health centre:</i> In certain cases free of charge.</p> <p><i>Sickness Insurance:</i> Not refundable.</p>	<p>The county councils provide appliances on certain conditions.</p>	<p>Spectacles: No spectacles supplied free.</p> <p>Vouchers available to help with purchase of spectacles for certain groups: to children under 16 or under 19 and still in full-time education, or people (and their partner) getting Income Support or income based Jobseeker's Allowance or Working Families' Tax Credit or Disabled Person's Tax Credit and named on a Tax Credit NHS Exemption certificate). Also War Pensioners (for their accepted disability) and Hospital Eye Service patients.</p> <p>No charge for sight tests for the above categories, plus people aged 60 or over registered blind or partially sighted, people with 'complex' prescriptions, diagnosed diabetic or glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a diagnosed glaucoma patient. Others pay privately.</p> <p>Prosthesis and hearing aids: No charge for provision and fitting of National Health Service appliances.</p>

**5. Prosthesis, spectacles, hearing-aids**



Table II

## Health care

	Belgium	Denmark	Germany	Greece	
<b>6. Other benefits</b>	<p>As laid down in by-laws of insurance fund. Flat-rate contribution from a special solidarity fund of the National Institute for sickness and invalidity insurance (<i>Institut National d'Assurance Maladie-Invalidité, INAMI, Rijksinstituut voor ziekte- en invaliditeitsverzekering</i>), for certain expensive treatments not provided in the official list of reimbursable services.</p> <p>Preventive health centres and centres for underdeveloped children: Daily contribution of insurance calculated by the National Institute for sickness and invalidity insurance on real cost.</p>	<p>Free assistance and treatment given by nurse at home if recommended by a doctor.</p> <p>Share of cost for transport to doctor or hospital for pensioners who are insured in Category 1, and in certain other cases and circumstances.</p> <p>For both categories of insured persons, share of cost met for treatment by chiropractor, physiotherapist, chiropractist or psychologist to whom the general practitioner has referred the insured.</p>	<p>Other benefits of sickness insurance:</p> <ul style="list-style-type: none"> <li>• <i>Home care</i>: Basic nursing and treatment as well as household assistance.</li> <li>• <i>Household aid</i>, i.e. replacement in the household, or payment of cost of household assistant.</li> <li>• In certain cases the cost for <i>rescue and transport</i> back to the hospital or the doctor are covered; €13 participation per journey.</li> <li>• <i>Prescribed items</i> other than medicines: Insured person pays 15%, except for children and hardship cases.</li> <li>• Payment of medical services for <i>ambulatory preventive or rehabilitative services</i>; contribution to the other costs of ambulatory preventive services (accommodation, nursing, transportation) up to €13 or €21 for chronically ill infants per day.</li> <li>• Full compensation with €9 paid by the insured patient per (calendar) day for <i>preventive and curative services for mothers</i>.</li> <li>• Full compensation for <i>institutional preventive or rehabilitative services</i>, except for co-payment of insured person of €9 per day.</li> </ul> <p>Benefits of long-term care insurance: see Table XII "Long-term care".</p>	<p>Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.</p>	<b>6. Other benefits</b>

## Health care

Table II

Spain	France	Ireland	Iceland	Italy
<p>Other types of benefit available either to all beneficiaries or to certain categories of beneficiary:</p> <ul style="list-style-type: none"> <li>• Home care (<i>ayuda domiciliaria</i>) for retired people, invalids, the mentally handicapped, etc.</li> <li>• Ambulance for sick people, in emergencies and under other special circumstances.</li> <li>• Thermal cures: Precautionary measures. Thermal baths possible under certain conditions.</li> </ul>	<ul style="list-style-type: none"> <li>• Medical aids.</li> <li>• Transportation in case of hospitalisation.</li> <li>• Preventive benefits etc.</li> <li>• Supplementary benefits and aid benefits which may be granted by the sickness insurance fund for social and medical treatment.</li> <li>• Sanatorium: Subject to sickness fund's prior approval. No share borne by insured person.</li> <li>• Spa: Subject to sickness fund's prior approval. Refund of medical fees and cost of treatment in a thermal centre. No cash benefits (<i>indemnités journalières</i>) in principle (except for social and medical treatment provided by the sickness fund).</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities, women receiving Maternity Services, children up to six weeks of age and children referred from child health clinics and school health examinations.</li> <li>• Free home help service, subject to certain conditions.</li> <li>• Free transport to hospital, subject to certain condition.</li> <li>• Health examination service for pre-school children and pupils of national schools.</li> <li>• All necessary follow-up services for defects discovered at such examinations.</li> <li>• A national screening service for scoliosis.</li> <li>• Immunisation, diagnostic and hospital services for infectious diseases available without charge to all.</li> </ul>	<ul style="list-style-type: none"> <li>• Travel and transport costs partly reimbursed.</li> <li>• Partial refund of expenses when parents must stay away from home to take care of their hospitalised child.</li> <li>• Physiotherapy partial to full reimbursement upon referral by a doctor.</li> <li>• Nursing in the patient's home upon referral by a doctor, free of charge for the patient.</li> </ul>	<p>Thermal cures: subject to prior approval of the local Health Centre. Participation: €3.10 for the prescription, plus 50% of fixed rates, with a maximum of €36 for each course of treatment.</p> <p>Home care.</p>
				<p><b>6. Other benefits</b></p>

Table II

## Health care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>6. Other benefits</b>	<ul style="list-style-type: none"> <li>• Preventive examinations.</li> <li>• Treatment benefit for cures at a spa prescribed by the doctor: at least CHF 50 (€ 34) per day.</li> <li>• Expenses for transport.</li> <li>• Home care (<i>Hauskrankenpflege</i>) ordered by the doctor: costs of basic care and treatment.</li> <li>• Individual special medical measures (in particular for specific birth defects) are covered by the Act on supplementary allowances for Old Age, Survivors' and Invalidity Insurance (<i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung</i>), LGBl. 1965 No. 46.</li> </ul>	Transportation cost reimbursable under certain conditions.	<p>Other benefits under the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>):</p> <ul style="list-style-type: none"> <li>• general practitioner and paramedic care,</li> <li>• obstetric care,</li> <li>• pharmaceutical services,</li> <li>• specialist medical care,</li> <li>• medical devices,</li> <li>• transport of patients,</li> <li>• maternity care,</li> <li>• services provided by an audiological centre,</li> <li>• services of a genetic testing centre,</li> <li>• non-clinical haemodialysis,</li> <li>• services for patients with chronic recurring respiratory problems,</li> <li>• rehabilitation,</li> <li>• thrombosis prevention.</li> </ul> <p>Other benefits under the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>):</p> <ul style="list-style-type: none"> <li>• general nursing and care,</li> <li>• mental health care,</li> <li>• care for the blind and partially sighted,</li> <li>• care for mentally handicapped,</li> <li>• healthcare for mother and child,</li> <li>• other kinds of care.</li> </ul>	<p>Necessary costs exceeding NOK 95 (€ 13) (return NOK 190 = € 26) for transport to the nearest place where the relevant health services can be obtained, are reimbursed, and the part not reimbursed counts toward the cost-sharing charge ceiling.</p> <p>When a patient is exercising his free choice of hospital, only transport costs exceeding NOK 220 (€ 30) (return NOK 440 = € 61) are reimbursed.</p>	<ul style="list-style-type: none"> <li>• Examinations of young persons;</li> <li>• preventive examinations;</li> <li>• mother- and child examinations;</li> <li>• medical care at home (medical benefits following the doctor's orders, provided by qualified staff, for a maximum of 4 weeks);</li> <li>• psychotherapy;</li> <li>• expenses for transport, refund of travel expenses.</li> <li>• Thermal Cure: May be granted if necessary (in institutions of the insurance funds, contract institutions or in the form of supplements). Contribution amounts to between € 6.06 and € 15.41 per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.</li> <li>• Medical rehabilitation measures may be granted if necessary. Contribution amounts to € 6.06 per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.</li> </ul>

## Health care

Table II

Portugal	Switzerland	Finland	Sweden	United Kingdom
<p>Payment of travel costs for patients living in remote areas, subject to certain conditions.</p> <p>Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.</p>	<ul style="list-style-type: none"> <li>• Home care prescribed by a doctor.</li> <li>• Services and equipment.</li> <li>• Contribution to the costs of spa treatments prescribed by a doctor.</li> <li>• Rehabilitation measures not covered by the invalidity insurance (1<sup>st</sup> pillar, basic scheme).</li> <li>• Contribution to medically necessary transport and rescue costs.</li> <li>• Pharmacists' services (advice) when handing over medicines.</li> <li>• Certain screening tests and certain preventive measures.</li> </ul>	<ul style="list-style-type: none"> <li>• Travel and transport costs are fully compensated from the sickness insurance after deduction of patient's own liability of €9.25.</li> <li>• If the patient's share of travel costs during the same calendar year is more than €157.26, the excess amount is fully refunded.</li> <li>• Accommodation is refunded up to a maximum of €20.18 per night.</li> </ul>	<p>Reimbursement for transportation costs on certain conditions.</p> <p>Limitations for high costs. When a person within a 12 months period has costs for public health and medical care the limit is a maximum of SEK 900 (€99). For pharmaceutical products, see above.</p>	<p>Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, or in cases of medical need, reimbursement of hospital travelling costs in certain cases, district nursing, midwifery and health visiting services, family planning services, physiotherapy services.</p> <p><b>6. Other benefits</b></p>



I Financing

II Health care

**III Sickness - Cash benefits**

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

XII Long-term care

Table III

## Sickness - Cash benefits

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	Health Care and Sickness Benefit Compulsory Insurance Act ( <i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i> ), co-ordinated on 14 July 1994. Hospital Act ( <i>Loi sur les hôpitaux/Wet op de ziekenhuizen</i> ), co-ordinated on 7 August 1987. Law of 27 June 1969.	Law of 20 December 1989 and amendments.	Social Code ( <i>Sozialgesetzbuch</i> ), Book IV of 23.12.1976 and amendments. Social Code ( <i>Sozialgesetzbuch</i> ), Book V, introduced by the Health Reform Act ( <i>Gesundheits-Reformgesetz</i> ) of 20.12.1988, further developed by the Social Code, Book XI of 26.05.1994 and recently modified by the law of 23.12.2002 and other amending legislation.	Law of 14 June 1951, modified.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	<ul style="list-style-type: none"> <li>• Compulsory social insurance scheme for employees with earnings-related benefits.</li> <li>• Maintenance of salary paid by the employer during a limited period.</li> </ul>	Universal protection scheme for the active population (employees and self-employed) with earnings-related benefits.	<ul style="list-style-type: none"> <li>• Compulsory social insurance scheme for employees and categories of persons assimilated thereto up to a certain income limit with earnings-related benefits. Possible voluntary insurance in the case of income exceeding the ceiling.</li> <li>• Maintenance of salary paid by the employer.</li> </ul>	Compulsory social insurance scheme for employees with contribution-related benefits.	<b>Basic principles</b>
<b>Field of application</b>					<b>Field of application</b>
<b>1. Beneficiaries</b>	All workers bound by a contract of service and categories assimilated thereto.	All salaried workers and self-employed, including spouse if helping.	Persons in paid employment and assimilated.	Employees and assimilated.	<b>1. Beneficiaries</b>
<b>2. Membership ceiling</b>	No membership ceiling.	No membership ceiling.	€41,400 for persons who were privately insured prior to 1 January 2003. €45,900 for persons insured since 1 January 2003.	No membership ceiling.	<b>2. Membership ceiling</b>
<b>3. Exemptions from compulsory insurance</b>	No exemptions.	No exemptions.	No compulsory insurance for employees with an annual income exceeding €41,400 resp. €45,900 or with only insignificant employment (up to €325 per month). Civil servants, magistrates and professional soldiers do not pay contributions.	No exemptions.	<b>3. Exemptions from compulsory insurance</b>

## Sickness - Cash benefits

Table III

Spain	France	Ireland	Iceland	Italy	
<p>Royal Legislative Decree No. 1/94 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Decree No. 3158/66 of 23 December 1966 and other provisions.</p> <p>O.M. of 13 October 1967.</p> <p>Royal Decree No. 1300/95 of 21 July 1995.</p> <p>Royal Decree No. 575/97 of 18 April 1997.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III, Articles L 323-1, and following.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993 with later amendments.</p>	<p>Law No. 138 of 11 January 1948.</p> <p>Law No. 833 of 23 December 1978 instituting the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).</p>	<b>Applicable statutory basis</b>
<p>Compulsory social insurance scheme for employees and assimilated groups with contribution-related benefits for temporary incapacity (<i>Incapacidad temporal</i>).</p>	<p>Compulsory social insurance scheme for employees with earnings-related benefits.</p>	<p>Compulsory social insurance scheme for employees with flat-rate Disability Benefit and supplements for dependants.</p>	<p>Tax financed system with flat-rate benefits for all actively employed who do not receive salaries during sickness.</p>	<ul style="list-style-type: none"> <li>• Compulsory social insurance scheme for manual workers with earnings-related benefits.</li> <li>• Maintenance of payment of salary by the employer for white-collar employees.</li> </ul>	<b>Basic principles</b>
<p>All employees.</p>	<p>All employees or persons assimilated thereto.</p>	<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p>	<p>Employees and self-employed, home-workers, students.</p>	<p>Manual workers or persons assimilated thereto. For TB: member of insured person's family.</p> <p>White-collar workers do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least 3 months.</p>	<b>Field of application</b>
<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<b>1. Beneficiaries</b>
<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<p>Civil and public servants recruited prior to 6 April 1995, the self-employed and those earning less than € 38 per week.</p>	<p>No exemptions.</p>	<p>No exemptions.</p>	<b>2. Membership ceiling</b>
					<b>3. Exemptions from compulsory insurance</b>



Table III

## Sickness - Cash benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	Sickness Insurance Act ( <i>Gesetz über die Krankenversicherung</i> ) LGBl, 1971 No. 50. The act is in force in its modified version.	Book I of Social Insurance Code ( <i>Code des assurances sociales</i> ) in the terms following the Law of 27 July 1992.	Sickness Benefit Act ( <i>Ziekwet, ZW</i> ).	National Insurance Act ( <i>folketrygdloven</i> ) of 28 February 1997, Chapters 8 and 9.	General Social Insurance Act ( <i>Allgemeines Sozialversicherungsgesetz, ASVG</i> ) of 9 September 1955 with amendments. Continued payment of wages and salaries: (White collar) Employees Act ( <i>Angestelltengesetz</i> ) 1921 and Continued Payment of Wages and Salaries Act ( <i>Entgeltfortzahlungsgesetz, EFZG</i> ) of 26 June 1974 with amendments.
<b>Basic principles</b>	Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related benefits.	Compulsory social insurance scheme for all active population (employees and self-employed) with earnings-related benefits.	The Dutch Civil Code stipulates since 1996 that employers must continue to pay out the salary of sick employees for the first year of sickness. The Sickness Benefit Act ( <i>Ziekwet, ZW</i> ) will continue to exist as a "safety net" for employees who do not or no longer have an employer, and in a few special circumstances.	Compulsory scheme with full compensation for the loss of income for workers, reduced compensation for the self-employed.	<ul style="list-style-type: none"> <li>• Compulsory social insurance scheme for employees with earnings-related benefits.</li> <li>• Maintenance of payment of salary by the employer.</li> </ul>
<b>Field of application</b>	<ul style="list-style-type: none"> <li>• Employees over 15 years of age until they receive their retirement pension at a full rate in the First pillar.</li> <li>• Voluntary insurance: persons over 15 years of age, who are not covered by compulsory insurance.</li> </ul>	All active persons and pensioners in paid employment.	All employees under the age of 65.	Employees, freelancers and self-employed.	<ul style="list-style-type: none"> <li>• All employees in paid employment.</li> <li>• Unemployed persons receiving benefits from unemployment insurance (<i>Arbeitslosenversicherung</i>).</li> <li>• Participants of vocational rehabilitation.</li> </ul>
<b>1. Beneficiaries</b>					
<b>2. Membership ceiling</b>	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.
<b>3. Exemptions from compulsory insurance</b>	No compulsory insurance if the employee is employed for less than 8 working hours per week with an employer or is employed for a maximum of three months.	Persons who are only engaged occasionally, and not regularly in a professional activity. The period of activity should not exceed three months per calendar year.	No exemptions.	No exemptions.	No compulsory insurance if the sum of all earnings is below the marginal earnings threshold ( <i>Geringfügigkeitsgrenze</i> ) of €309.38 per month, special voluntary insurance possible.

## Sickness - Cash benefits

Table III

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Statutory Order 132/88 of 20.4.1988. Statutory Order 287/90 of 19.9.1990.	Federal Law on Sickness Insurance of 18 March 1994 ( <i>LAMal</i> , section 3). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 ( <i>LPGA</i> ). The daily allowance insurance provides benefits in the event of sickness, accident (if not covered by an accident insurance) and maternity.	Sickness Insurance Act ( <i>Sairausvakuutuslaki</i> ) of 4 July 1963, as amended.	National Insurance Act ( <i>Lag om allmän försäkring</i> ) of 1962 and amendments. Sick Pay Act ( <i>Lag om sjuklön</i> ) of 1991.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994. Social Security Act 1998.	<b>Applicable statutory basis</b>
Compulsory social insurance scheme for employees (voluntary scheme for self-employed) with benefits related to the registered earnings.	Optional insurance. An insurance obligation may result from an individual employment contract, a standard employment contract, or a collective labour agreement. In this case, the daily allowance insurance may be taken out as a collective insurance contract.	Compulsory sickness insurance scheme for all inhabitants (based on residency) with earnings-related benefits and means-tested benefits.	<ul style="list-style-type: none"> <li>• Compulsory sickness insurance scheme for the active population (employees and self-employed) with earnings-related benefits.</li> <li>• Maintenance of payment of salary by the employer.</li> </ul>	<ul style="list-style-type: none"> <li>• Statutory Sick Pay (SSP) paid by the employer.</li> <li>• Compulsory social insurance scheme for employees, which has flat-rate benefits.</li> </ul>	<b>Basic principles</b>
All insured employees.	All persons domiciled or gainfully employed in Switzerland, aged between 15 and 65, may take out insurance.	All residents aged 16-64.	Employees and self-employed.	Short-term Incapacity Benefit (IB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed. Statutory Sick Pay (SSP): Employees only.	<b>Field of application</b> <b>1. Beneficiaries</b>
No membership ceiling.	No fixed ceiling but this may be included in the statutes of the insurer.	No membership ceiling.	No membership ceiling.	No membership ceiling.	<b>2. Membership ceiling</b>
No exemptions.		No exemptions.	Not applicable.	No contributions and no benefits for persons with earnings below the Lower Earnings Limit ( <i>LEL</i> ) of GBP 75 (€ 115) per week.	<b>3. Exemptions from compulsory insurance</b>

Table III

## Sickness - Cash benefits

	Belgium	Denmark	Germany	Greece	
<b>Conditions</b>	To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days.	<i>Benefits paid by the employer:</i> The employer can pretend a written declaration from the ill person stating his sickness as from the second day and a medical certificate as from the fourth day of illness. <i>Benefits paid by the municipality:</i> A medical bulletin - form delivered by the municipality - must be introduced at the latest one week after the first day of sickness or one week after the last employer payment.	Incapacity for work certified by doctor.	Incapacity for work certified by the Institute's doctor.	<b>Conditions</b>
<b>1. Proof of incapacity for work</b>					<b>1. Proof of incapacity for work</b>
<b>2. Qualifying period</b>	<ul style="list-style-type: none"> <li>• Period of work and membership required: 6 months, in which 120 days of work or assimilated periods (unemployment, legal holidays, etc.).</li> <li>• Proof of payment of minimum amount of contributions.</li> <li>• To have ceased all activities because of reduction of earning capacity of at least 66%.</li> </ul>	<p>Salaried workers:</p> <p><i>Benefits paid by the employer:</i> Minimum working period of 74 hours during the 8 weeks immediately preceding the sickness.</p> <p><i>Benefits paid by the municipality:</i></p> <ul style="list-style-type: none"> <li>• Period of work of at least 120 hours in 13 weeks immediately preceding illness, or</li> <li>• persons who have just completed a vocational training course for a period of at least 18 months and persons doing a paid work placement as part of a vocational training course, or</li> <li>• unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures).</li> <li>• Persons in a "flexible job" with a private or public employer.</li> </ul> <p>Self-employed:</p> <ul style="list-style-type: none"> <li>• Professional activity on a certain scale for a duration of at least 6 months within the last 12 month period, of which one month immediately precedes the illness.</li> <li>• Voluntary insurance for self-employed and helping spouse: 6 months period (except work injury and persons who have recently set themselves up as self-employed persons and become member of the insurance within three months after the termination of their salaried activity).</li> </ul>	Neither work period nor qualifying period required.	<ul style="list-style-type: none"> <li>• 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days).</li> <li>• 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days).</li> <li>• 1,500 days of insurance during the last 5 years preceding the incapacity for work due to the same illness (duration of benefit: 720 days).</li> </ul>	<b>2. Qualifying period</b>



Table III

## Sickness - Cash benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Conditions</b>	Incapacity for work certified by the doctor.	Medical certificate is requested from the second day.	When reporting sick, one must comply with the following rules: <ul style="list-style-type: none"> <li>• stay at home until the implementation institution Inspector has called in to see,</li> <li>• allow the Inspector visiting the patient at home,</li> <li>• notify the implementation institution of ones whereabouts within 24 hours,</li> <li>• facilitate his own recovery,</li> <li>• keep ones appointment with the medical Insurance Office of the Implementation Institution.</li> </ul>	Incapacity for work due to sickness certified by a doctor. Employees have a right to give their employer notice of incapacity due to sickness for up to 3 calendar days at a time. Restrictions in case of frequent recurrence. Has the employer entered an Inclusive Work Life Agreement ( <i>IA-avtale</i> ) with the National Insurance Service, the employee may give notice of incapacity for up to 8 calendar days at a time, up to a maximum of 24 days a year.	Incapacity for work due to sickness certified by a doctor.
<b>1. Proof of incapacity for work</b>					
<b>2. Qualifying period</b>	Neither work period nor qualifying period required.	No work period nor qualifying period required.	No work period nor qualifying period required.	Generally 14 days of work.	No qualifying period.

## Sickness - Cash benefits

Table III

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Medical certificate.	Incapacity to work certified by a doctor.	Incapacity for work due to sickness certified by a doctor.	A doctor must certify incapacity for work due to illness as from the 8th day of illness. The illness must be reported to the employer/the local social insurance office ( <i>försäkringskassa</i> ) from the first day of absence.	Incapable of carrying out normal occupation (" <i>own occupation test</i> "). Usually based on medical certificates from family doctor. The " <i>all work test</i> " applies after 28 weeks of incapacity, or from first week if insufficient recent employment upon which to base " <i>own occupation test</i> ".	<b>Conditions</b> <b>1. Proof of incapacity for work</b>  <b>2. Qualifying period</b>
6 months membership with registered salary and 12 days salary registered during the 4 months prior to the one preceding the day of incapacity.	No qualifying period.	No work period nor qualifying period required.	Neither work period nor qualifying period required.	Statutory Sick Pay: Employees' earnings before sickness must have reached the Lower Earnings Limit ( <i>LEL</i> ) for National Insurance contribution purposes. Short-term incapacity benefit: Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in 2 relevant tax years; normally the 2 preceding the year of the claim. Employees have to satisfy the contribution conditions where they claim short-term incapacity benefit on cessation of Statutory Sick Pay.	

Table III

## Sickness - Cash benefits

	Belgium	Denmark	Germany	Greece	
<b>3. Other conditions</b>	Can not be a beneficiary of a compensation related to another scheme (example: work injuries).	No other conditions.	No other conditions.	No other conditions.	<b>3. Other conditions</b>
<b>Waiting period</b>	One working day. No waiting period: If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease.	<i>Salaried workers:</i> No waiting period. <i>Self-employed:</i> 2 weeks. For this period, voluntary insurance for self-employed and helping spouse that allows a benefit since the 3 <sup>rd</sup> sickness day, or, with payment of a premium supplement, beginning the first day of sickness.	No waiting period if incapacity with entitlement to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.	3 days.	<b>Waiting period</b>
<b>Benefits</b> <b>1. Benefits paid by employers</b>	<i>Manual workers:</i> <ul style="list-style-type: none"> <li>during the first 7 days of incapacity for work: 100% of earnings;</li> <li>from 8<sup>th</sup> to 14<sup>th</sup> day of incapacity: 60% of upper earnings limit and a supplementary allowance (<i>indemnité complémentaire/aanvullende tegemoetkoming</i>);</li> <li>from 15<sup>th</sup> to 30<sup>th</sup> day of incapacity: supplementary allowance (<i>indemnité complémentaire/aanvullende tegemoetkoming</i>).</li> </ul> <i>White-collar workers:</i> 100% of earnings during a period of one month.	Collective agreements provide for the continued payment of wages and salaries in the case of sickness for certain groups of employees. In this case the employers are entitled to receive the sickness cash benefit ( <i>sygedagpenge</i> ) of the employees.	Continuation of payment: Manual and white-collar workers: 6 weeks.	No continuation of payment of wage in case of sickness.	<b>Benefits</b> <b>1. Benefits paid by employers</b>

## Sickness - Cash benefits

Table III

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>• Affiliate employees with active contributory or equivalent status.</li> <li>• Receiving health care paid for by social security scheme.</li> </ul>	<p>No other conditions.</p>	<p>No other conditions.</p>	<ul style="list-style-type: none"> <li>• Age 16 or older,</li> <li>• not receiving old-age or invalidity benefits,</li> <li>• incapacity for work due to sickness for at least 21 days,</li> <li>• ceases gainful employment,</li> <li>• wages have ceased.</li> </ul>	<p>No other conditions.</p>	<p><b>3. Other conditions</b></p>
<p>3 days.</p>	<p>3 days.</p>	<p>3 days.</p>	<p>14 days.</p>	<p>3 days. None for TB.</p>	<p><b>Waiting period</b></p>
<p>No continuation of payment of salaries but from the 4<sup>th</sup> to the 15<sup>th</sup> day of sickness, the benefit (60% of the salary) is payable by the employer.</p>	<p>The payment of the part of lost earnings above the sickness cash benefits (<i>indemnités journalières de maladie</i>) depends on collective agreement or on the monthly payments agreement.</p>	<p>Not applicable.</p>	<p>Collective agreements provide for the continued payment of wages and salaries for a certain period depending on agreements, in which case sickness cash benefits (<i>sjúkragæpningar</i>) are not granted, until wages have ceased.</p>	<p>The employer is obligated by law to continue paying wages for at least 3 months.</p>	<p><b>Benefits</b></p> <p><b>1. Benefits paid by employers</b></p>



Table III

## Sickness - Cash benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Other conditions</b>	At least 50% incapacity for work.	No other conditions.	No other conditions.	The insured must have an annual income from work of at least half the Basic Amount ( <i>Grunnbeløpet</i> ) i.e. NOK 27,085 (€3,727). This limit does not apply during the employer period, see below.	No other conditions.
<b>Waiting period</b>	Two days. The employer and employee can agree to defer initiation of benefits from the insurer.	No waiting period.	No waiting period.	No waiting period for employees. 16 days for freelancers and self-employed. A voluntary insurance supplement to cover the waiting period is available to both groups.	Sickness benefit ( <i>Krankengeld</i> ): 3 days. Commencement of benefit only from date notification if unfit for work has not been reported with one week.
<b>Benefits</b>					
<b>1. Benefits paid by employers</b>	Obligation to continue wage payments for the period that the initiation of the insurer's benefits is deferred.	In the case of sickness, white-collar employees in the private sector continue to receive pay by the employer for the month in which the disease occurs and for the following 3 months. No continuation of payment for manual workers.	Continued payment of 70% of wages for 52 weeks. Maximum daily wage considered: € 165. With the minister's approval this percentage can be increased by the industrial boards.	The employer pays sickness cash benefit ( <i>sykepengen</i> ) for up to 16 calendar days. Where the employer continues to pay the salary beyond this period, the sickness cash benefit is paid to the employer.	Continued payment of wages for workers and salaried between 6 and 12 weeks, following the length of service. At the end of this period they are entitled to the payment of half their salaries for a period of 4 weeks. No sickness benefit ( <i>Krankengeld</i> ) during 100% continued payment of wages, half of sickness benefit for the period in which 50% of the salaries are paid.

## Sickness - Cash benefits

Table III

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No other conditions.	Capacity to work reduced by at least a half. Reservations: insurers may exclude from the insurance illnesses existing at the time of admission. These reservations end after 5 years at the latest. Special rules on changing insurers.	No other conditions.	For sickness cash benefit ( <i>sjukpenning</i> ) the person must be covered by the work-related insurance and have an income exceeding 24% of the price base amount ( <i>prisbasbelopp</i> ), SEK 9,200 (€1,008) per year, and be registered with a local social insurance office ( <i>försäkringskassa</i> ).	Must be under pension age. Statutory Sick Pay is payable up to age 65 for men and women.	<b>3. Other conditions</b>
3 days per period of absence owing to incapacity. None in the event of hospitalisation, after maternity or in case of tuberculosis.	Unless otherwise agreed, the right to benefits begins on the 3 <sup>rd</sup> day following the beginning of the illness.	9 days (excluding Sundays) following the day on which the illness begins.	Employees: One day waiting period. Self-employed: May choose waiting-period of 3 or 30 days.	3 days.	<b>Waiting period</b>
No legal regulations for the continuation of payment of salaries.	Under the terms of Book V of the Civil Code, the employers are required to continue to pay the salary for a limited period in the event of prevention from working due to an illness or maternity. The duration is 3 weeks during the 1 <sup>st</sup> year of service. Thereafter a longer period is fixed on an "equitable" basis. Collective labour agreements often contain more favourable conditions.	No legal regulations for the continuation of payment of salaries.	The employer pays sick pay ( <i>sjuklön</i> ) as from the 2 <sup>nd</sup> up to the 14 <sup>th</sup> day of illness at 80% of wages.	Statutory Sick Pay: paid by employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks. Standard rate of GBP 63.25 (€97) per week. Earnings less than GBP 75 (€115): No benefit. No additions for dependants.	<b>Benefits</b> <b>1. Benefits paid by employers</b>

Table III

## Sickness - Cash benefits

	Belgium	Denmark	Germany	Greece	
<p><b>2. Benefits of social protection</b></p> <p>· <b>Amount of the benefits</b></p>	<p>The compensation insurance starts when the guaranteed salary period paid by the employer is over. This means after two weeks of disability for workers and one month for employees.</p> <ul style="list-style-type: none"> <li>• General rule: 60% of earnings.</li> <li>• Exception: since the 31st day of disability for co-habitant recipients: 55% of earnings.</li> <li>• Ceiling taken into account for the compensation: €99.2293 per day.</li> </ul>	<p><i>Salaried workers:</i> Sickness cash benefit (<i>sygedagpenge</i>) calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Fund, <i>Arbejdsmarkedsfonden</i>, deducted), with a maximum of DKK 3,113 (€419) per week or DKK 84.14 (€11) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: 2 weeks.</p> <p><i>Self-employed:</i> Sickness cash benefit calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above. The self-employed persons who have taken out a voluntary insurance (see above), are entitled to at least 2/3 of the maximum amount.</p>	<p>Sickness benefit (<i>Krankengeld</i>): 70% of the normal salary but not exceeding 90% of the net salary.</p> <p>Normal salary (<i>Regelentgelt</i>): Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. After one year adjustment as for pensions.</p>	<p>For the first 15 days: The total ceiling for sickness benefit (<i>EPIDOMA ASENEIAS</i>) plus supplement for dependants (max. 4) is €12.89 per day (daily wage assumed for 3rd insurance category).</p> <p>After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is €23.69 per day (daily wage assumed for 8th insurance category).</p>	<p><b>2. Benefits of social protection</b></p> <p>· <b>Amount of the benefits</b></p>
<p>· <b>Duration of benefits</b></p>	<p>Maximum of one year (period of "primary incapacity for work").</p>	<p>52 weeks in 18 months; pensioners or people who have reached the age of 65 (67 for those who had reached the age of 60 on 1st July 1999) not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness. Benefits can be paid for a longer period under certain conditions, for example when beginning a probable re-education process, when the municipality starts the analysis of an application for disability pension or in the case of employment injury. Similarly when an ill person work capacity seems recoverable. If necessary, benefits can be paid for a longer period up to 26 weeks, in order to test the ill person work capacity.</p> <p>The local authorities assume the control task. After an 8-week period of absence due to illness – and every 8 weeks – the local authorities assess the possible steps to take. At the first control and at the latest after 6 months of illness during a period of 12 months, the local authorities will draw up a future assistance plan to be proposed to the ill person. If the work capacity is not recovered, the local authorities must start the procedure leading to an invalidity pension.</p>	<p>Sickness benefit (<i>Krankengeld</i>) for the same illness, limited to 78 weeks over a 3-year period.</p>	<p>Duration of benefits depending on the length of the period of contributions: 182, 360 or 720 days. (See above "conditions").</p>	<p>· <b>Duration of benefits</b></p>

## Sickness - Cash benefits

Table III

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>From 4<sup>th</sup> to 20<sup>th</sup> day of sick leave inclusive, 60% of the calculation basis.</li> <li>From the 21<sup>st</sup> day, 75% of the calculation basis.</li> </ul> <p>Calculation basis: Quotient of daily salary (contribution basis) in the month preceding the termination of work by the number of days corresponding to this contribution.</p>	<ul style="list-style-type: none"> <li>50% of daily earnings, in a limit of 1/720<sup>th</sup> of the annual ceiling, maximum € 40.53.</li> <li>66.66% of daily earnings with a limit of 1/540<sup>th</sup> of the annual ceiling from 31<sup>st</sup> day for beneficiaries with 3 children, maximum € 54.04.</li> <li>51.49% from 7th month of drawing benefits without interruption. Maximum 1/700<sup>th</sup> of annual ceiling: € 41.69, minimum € 7.80. For persons with 3 dependant children: 68.66%. Maximum 1/525<sup>th</sup> of annual ceiling: € 55.59, minimum: € 10.41.</li> </ul>	<p>Disability Benefit: € 124.80 per week.</p> <p>Family supplements:</p> <ul style="list-style-type: none"> <li>Adult dependant: € 82.80 per week.</li> <li>Each child dependant: € 16.80 per week.</li> </ul>	<p>Per diem sickness cash benefits (<i>sjúkradagpeningar</i>) for persons who have to give up full-time gainful employment ISK 796 (€ 9.40).</p> <p>Daily amount for persons who have to give up less than full-time but at least half-time employment ISK 398 (€ 4.70).</p>	<p><i>Without hospitalisation:</i> 50%. From 21<sup>st</sup> day 66.66% (earnings taken as basis: Real earnings).</p> <p><i>With hospitalisation:</i> Allowance is reduced to 2/5 for insured without dependants.</p> <p><i>Tuberculosis:</i></p> <ul style="list-style-type: none"> <li>Daily benefit during treatment (<i>indennità giornaliera di cura</i>): Insured person: As the sickness benefit for 180 days, then € 10.57; members of the family: € 5.14.</li> <li>Daily post-sanatorium benefit (<i>indennità giornaliera postsanatoriale</i>): Insured person: € 17.14; members of the family: € 8.57.</li> <li>Cure allowance (<i>assegno di cura post-sostentamento</i>): € 69.15 per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least 50%.</li> </ul>	<p><b>2. Benefits of social protection</b></p> <ul style="list-style-type: none"> <li><b>Amount of the benefits</b></li> </ul>
<p>12 months with possibility of extension for a further 6 months where there is deemed to be a chance of the beneficiary once again being fit for work.</p>	<p>Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36<sup>th</sup> month for "protracted sickness".</p>	<ul style="list-style-type: none"> <li>Unlimited if the claimant has paid 260 weekly contributions.</li> <li>Limited to 52 weeks if between 39 and 260 weekly contributions paid.</li> </ul>	<p>52 weeks in any one period of 24 months.</p>	<p>Maximum of 6 months (180 days) per year.</p> <p>For TB: No limit during treatment; maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years).</p>	<ul style="list-style-type: none"> <li><b>Duration of benefits</b></li> </ul>

Table III

## Sickness - Cash benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<p><b>2. Benefits of social protection</b></p> <p>· <b>Amount of the benefits</b></p>	<p>At least 80% of wages paid to the insured person including regular supplementary allowances (in the case of total incapacity for work). Upper contribution assessment ceiling: CHF 106,800 (€73,513) annual earnings.</p>	<p>The full salary which the insured person would have earned if he had continued to work.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>) as safety net (see "Basic principles"): 70% of the daily wage. Maximum daily wage considered: € 165.</p>	<p>100% of the salary from the 1<sup>st</sup> day for employees, 100% of the income basis from the 17<sup>th</sup> day for freelancers and 65% from the 17<sup>th</sup> day for self-employed.</p> <p>A voluntary insurance supplement to cover a rate of 100% is available to the self-employed.</p> <p>A general maximum annual income basis of 6 times the Basic Amount (<i>Grunnbeløpet</i>) applies i.e. NOK 325,020 (€ 44,725).</p>	<p>Sickness benefit (<i>Krankengeld</i>): 50% of gross wage or salary, 60% from 43<sup>rd</sup> day of illness. Ceiling: € 3,360 per month. For persons with earnings below the marginal earnings threshold for compulsory insurance who are voluntary insured, the sickness benefit is € 111.13.</p>
<p>· <b>Duration of benefits</b></p>	<p>720 of 900 consecutive days. The initiation of benefits can be deferred for the period agreed upon between employer and employee with the continuation of wage payments for at most 360 days.</p>	<p>Maximum: 52 weeks. Payment ends if an invalidity pension (<i>pension d'invalidité</i>) is granted.</p>	<p>52 weeks.</p>	<p>260 days (52 weeks) for employees, 248 days for freelancers and self-employed.</p>	<p>Sickness benefit (<i>Krankengeld</i>): Generally the legally stipulated minimum time period is 52 weeks. According to the insurance funds' statute, however, the sickness benefit can be extended to 78 weeks.</p>

## Sickness - Cash benefits

Table III

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Daily benefit:</p> <ul style="list-style-type: none"> <li>• 65% of average daily wage for 6 months preceding the 2 months in which the illness began.</li> <li>• 70% of this average wage after a period of incapacity of more than 365 days without interruption.</li> <li>• In the event of tuberculosis: 80% of average wage or 100% in case of hospitalisation or if insured has 2 or more dependants.</li> </ul> <p>Minimum amount: 30% of the minimum wage or the average earning if it is lower than this percentage.</p>	<p>The insurer agrees with the insured person the amount of daily allowances insured.</p>	<p>Daily amounts dependent on annual earnings:</p> <ul style="list-style-type: none"> <li>• earnings under €1,003: payable only if sick leave lasts more than 55 days with limitations: €11.45 per week day.</li> <li>• €1,004 - €26,124: 70% of 1/300 earnings;</li> <li>• earnings €26,125 - €40,192: €60.96 plus 40% of 1/300 of earnings exceeding €26,124;</li> <li>• above €40,192: €79.71 plus 25% of 1/300 of earnings exceeding €40,191.</li> </ul>	<p>80% of the income qualifying for sickness cash benefit (<i>sjukpenning</i>). The social insurance office (<i>försäkringskassa</i>) pays sickness cash benefit as from the 15<sup>th</sup> day in a period of illness.</p>	<p>Short-term incapacity benefit: Paid at two rates: lower rate of GBP 53.50 (€82) per week for first 28 weeks; higher rate of GBP 63.25 (€97) thereafter. If over pension age, up to GBP 70.95 (€109) per week.</p> <p><i>Additions:</i> Spouse aged 60 or over or adult caring for dependent child GBP 33.10 (€51), or if over pension age GBP 40.80 (€63). Child dependency increase with higher rate benefit, or from first day if over pension age: GBP 9.65 (€15) for first child, GBP 11.35 (€17) for each other.</p>	<p><b>2. Benefits of social protection</b></p> <ul style="list-style-type: none"> <li>• <b>Amount of the benefits</b></li> </ul>
<p>Maximum 1,095 days (then, possibly, invalidity). In the event of tuberculosis: Unlimited.</p>	<p>At least 720 days in a period of 900 consecutive days.</p>	<p>For the same illness, limited to 300 days (excluding Sundays) over a 2-year period.</p>	<p>There is no formal limitation but the sickness cash benefit (<i>sjukpenning</i>) may be converted into a disability pension (<i>sjukbidrag/förtidspension</i>) if the illness continues for an extended period of time.</p>	<p>Short-term incapacity benefit: 52 weeks maximum in a period of incapacity for work; lower rate payable for first 28 weeks, followed by higher rate from week 29. Then replaced by long-term incapacity benefit.</p>	<ul style="list-style-type: none"> <li>• <b>Duration of benefits</b></li> </ul>

Table III

## Sickness - Cash benefits

	Belgium	Denmark	Germany	Greece	
· <b>Special conditions for unemployed</b>	The incapacity benefit during the first six months cannot be less than the unemployment benefit that an unemployed person would have received.	The <i>unemployed</i> and persons in receipt of various anti-unemployment benefits are entitled to the same amount they would have received had they not fallen ill, with the maximum amount indicated above.	Initially continued wage payment paid by the labour office, then sickness benefits paid by the sickness insurance fund to the amount of the previous wage replacement benefit paid by the labour office.	No special conditions.	· <b>Special conditions for unemployed</b>
· <b>Death grant</b>	Funeral grant ( <i>allocation pour frais funéraires/uitkering voor begrafenis-kosten</i> ): € 148.74, unindexed.	Death grant ( <i>begravelseshjælp</i> ): Up to DKK 7,850 (€ 1,057), depending on the assets and liabilities of the deceased. Persons under 18 years of age: DKK 6,550 (€ 882).	As a transitory measure: Death Grant ( <i>Sterbegeld</i> ) for persons who were insured under the statutory sickness insurance on 1 January 1989. Members € 525; dependants € 262.50.	Death Grant ( <i>EPIDOMA QANATOY</i> ): At least 8 times the reckonable earnings of the lowest group, i.e. € 612.08.	· <b>Death grant</b>

## Sickness - Cash benefits

Table III

Spain	France	Ireland	Iceland	Italy	
No special conditions.	No special conditions.	No special conditions.	Same amount and conditions. Unemployment benefit ceases for the same period.	No special conditions.	· <b>Special conditions for unemployed</b>
Death Grant ( <i>auxilio de defunción</i> ): See Table VII "Survivors".	Death grant ( <i>Capital-décès</i> ): See table VII "Survivors".	A Bereavement Grant is paid on the death of a contributory pensioner, his/her spouse or qualified child, an orphan in receipt of Orphan's (Contributory) Pension or, subject to satisfying contribution conditions, an insured person, his/her spouse or qualified child insured person. Benefit rate (payable in respect of deceased): €635.	No death grant.	No death grant.	· <b>Death grant</b>



Table III

## Sickness - Cash benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Special conditions for unemployed</b>	Unemployed persons can exchange their existing insurance for one in which the payment of benefits begins after the 31 <sup>st</sup> day. During the first 30 sick days, they continue to receive unemployment benefit ( <i>Arbeitslosenentschädigung</i> ).	The unemployed keep profiting from the unemployment benefit ( <i>indemnité de chômage</i> ).	No special conditions.	The unemployment benefit ( <i>dagpenger under arbeidsløshet</i> ) per week is taken as income basis for sickness cash benefit ( <i>sykepenger</i> ).	No special conditions.
· <b>Death grant</b>	None (option for voluntary insurance).	Funeral grant ( <i>Indemnité funéraire</i> ): € 1,059.82. For children under 6: 50% For children dead at birth: 20%	Death grant ( <i>Overlijdensuitkering</i> ): 100% of the wage over a period of a month after the day of death.	No death grant.	Funeral expenses grant ( <i>Zuschuss zu den Bestattungskosten</i> ) up to a maximum of €436 in case of need according to the statutes of the insurance funds.

## Sickness - Cash benefits

Table III

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>No special conditions.</p>	<p>Unemployed persons with work incapacity above 50% receive full daily allowances; those with work incapacity between 25 and 50% receive half daily allowances.</p> <p>Unemployed persons can request the transformation of their insurance accompanied by revised premiums.</p>	<p>If an unemployed person received unemployment benefits for at least 4 months, the sickness benefit will amount to at least 86% of the unemployment benefit.</p>	<p>Unemployed persons are entitled to sickness cash benefit (<i>sjukpenning</i>) with the same amount they received before the last employment ended, as long as they are actively looking for a job.</p>	<p>No special conditions.</p>	<p>· <b>Special conditions for unemployed</b></p>
<p>Funeral grant (<i>subsídio de funeral</i>): € 180.02 payment at the death of:</p> <ul style="list-style-type: none"> <li>• dependant descendant relatives of the insured, including foetuses and the stillborn;</li> <li>• descendant relatives who are entitled to the monthly life annuity (<i>subsídio mensal vitalício</i>);</li> <li>• relatives in ascending line or persons treated as such who are dependant on the insured;</li> <li>• the spouse.</li> </ul>	<p>No death grant.</p>	<p>No death grant.</p>	<p>No death grant.</p>	<p>No death grant.</p>	<p>· <b>Death grant</b></p>

Table III

## Sickness - Cash benefits

	Belgium	Denmark	Germany	Greece	
· Other benefits	No other benefits.	<ul style="list-style-type: none"> <li>• Parents with a child under 14 years of age affected by a serious sickness are entitled to the benefit as in the case of own sickness.</li> <li>• Reduced (partial) benefits in the event of partial incapacity for work.</li> </ul>	Sickness benefit ( <i>Krankengeld</i> ): Maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent).	<i>Private nurse in hospital</i> : Amount of €22.37 per working day and €27.96 on Sundays and public holidays.	· Other benefits

## Sickness - Cash benefits

Table III

Spain	France	Ireland	Iceland	Italy	
No other benefits.	No other benefits.	No other benefits.	Daily supplement for dependant children ISK 217 (€2.56) for each child under age 18.	<i>Allowance in case of Tuberculosis:</i> Christmas bonus ( <i>assegno natalizio</i> ) of €13 + €1.55 per dependant person, if the beneficiary is insured; €7.75 if the beneficiary is a member of the family of the insured.	· <b>Other benefits</b>

Table III

## Sickness - Cash benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· Other benefits	<p>Care allowance (<i>Pflegegeld</i>): if certified by the doctor that hospitalisation and clinical care would be necessary without care at home.</p> <p>Benefit based on the level of care required (maximum CHF 100 (€69) per day).</p>	<p>A family leave of two days per year is granted in case of sickness of a child aged less than 16.</p>	<p>If 70% of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (means tested). The maximum supplementary benefit amounts to 30% of the minimum wage for couples, 27% of the minimum wage for single-parent families and 21% of the minimum wage for single persons. Lower rates apply to single persons under 23 (see table XI).</p>	<p>Daily cash benefits at the full rate in case of absence from work due to:</p> <ul style="list-style-type: none"> <li>• Care for sick children under 12 (18 if disabled or chronically ill). Maximum 10 days a calendar year for each parent, or 20 days for a single parent, 20 and 40 days respectively in the case of disabled or chronically ill children. The benefit is paid by the employer who is entitled to a refund if the employee is absent for more than 10 days in a calendar year, or the child is over 12.</li> <li>• Care for a child whose usual day carer is ill. Age limits as above and days of absence count towards the maximums above.</li> <li>• Care for a hospitalised child. Benefits paid from the 8<sup>th</sup> day of hospitalisation and, if necessary, for some time after discharge from the hospital.</li> <li>• Care for a child under 18 (no age limit for mentally handicapped children) suffering from a potentially fatal or otherwise serious illness. Benefits paid from the 1<sup>st</sup> day whether the care takes place in hospital or at home.</li> <li>• Attendance of approved training courses needed to take better care of a disabled or chronically ill child.</li> <li>• Care at home for a close relative in the terminal phase. Benefits paid for a maximum of 20 days (4 weeks).</li> </ul>	<p>No other benefits.</p>

## Sickness - Cash benefits

Table III

**Portugal**

**Switzerland**

**Finland**

**Sweden**

**United Kingdom**

No other benefits.

No other benefits.

No other benefits.

Rehabilitation benefit (*rehabiliteringsersättning*) is paid after a sickness period if a person takes part in vocational training.  
The benefit is paid with the same amount as sickness cash benefit (*sjukpenning*).

No other benefits.

· **Other benefits**

Table III

## Sickness - Cash benefits

	Belgium	Denmark	Germany	Greece	
<b>Taxation and social contributions</b>					<b>Taxation and social contributions</b>
<b>1. Taxation of cash benefits</b>	Benefits are subject to taxation except the benefits for employment injuries as far as they are not a compensation of the loss of earnings.	Benefits are subject to taxation.	The continuation of employer's payments is subject to taxation. Sickness insurance benefits are not subject to taxation (but subject to progression).	Benefits are generally subject to taxation. Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit of income and no tax reductions.	The minimum income levels ( <i>Existenzminimum</i> ) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2002 are €7,235 for single adults and €14,470 for married couples.	Tax is levied on benefits where total annual income exceeds the €10,000 ceiling. Increased ceiling according to the number of children: 1 child: €1,000 2 children: €2,000 3 children: €10,000 4 children: €11,000	<b>2. Limit of income for tax relief or tax reduction</b>
<b>3. Social security contributions from benefits</b>	No contributions.	Contributions to the supplementary pension scheme ( <i>arbejdsmarkedets tillægspension, ATP</i> ) and to the special saving scheme (SP).	The continuation of employer's payments is subject to social security contributions. Sickness benefit ( <i>Krankengeld</i> ): Contributions to pension (invalidity/old age/survivors) insurance and to unemployment insurance.	No contributions.	<b>3. Social security contributions from benefits</b>

## Sickness - Cash benefits

Table III

Spain	France	Ireland	Iceland	Italy											
<p>Benefits are subject to taxation.</p>	<p>Benefits are subject to taxation after deduction of 10% and 20%.</p>	<p>Benefits are fully liable to taxation after 6 weeks payment in any tax year (including supplement for adult dependants but excluding supplements for child dependants).</p>	<p>Benefits are liable to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of cash benefits</b></p>										
<p>The limit varies annually according to the incomes and family circumstances.</p>	<p>Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> <li>• Single person € 8,303</li> <li>• Couple with no children € 12,602</li> <li>• Couple with one child € 14,698</li> <li>• Couple with two children € 16,794</li> </ul>	<p>Where annual income is below certain amounts, income tax is not payable. For 2002, a single person with income below € 7,600 and a married couple with income below € 15,200 is not liable for tax. In the case of employees, these amounts are increased by € 4,000 per employee. Persons aged over 65 are exempt from tax if annual income is below € 15,000 (single person) or € 30,000 (married couples).</p>	<p>General taxation rules.</p> <p>The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€ 9,565).</p> <p>All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€ 3,686) for the assessment year 2002 (income year 2001).</p>	<p>Tax relief is applicable for the part of the income corresponding to social security contributions.</p> <p>Annual tax exemption ceiling for a single person: € 7,500.</p> <p>The extent of taxation depends on total annual income of the individual or of the family.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">23%</td> <td>up to € 15,000</td> </tr> <tr> <td>29%</td> <td>€ 15,000 to € 29,000</td> </tr> <tr> <td>31%</td> <td>€ 29,000 to € 32,600</td> </tr> <tr> <td>39%</td> <td>€ 32,600 to € 70,000</td> </tr> <tr> <td>45%</td> <td>beyond € 70,000.</td> </tr> </table>		23%	up to € 15,000	29%	€ 15,000 to € 29,000	31%	€ 29,000 to € 32,600	39%	€ 32,600 to € 70,000	45%	beyond € 70,000.
23%	up to € 15,000														
29%	€ 15,000 to € 29,000														
31%	€ 29,000 to € 32,600														
39%	€ 32,600 to € 70,000														
45%	beyond € 70,000.														
<p>Social security contributions have to be paid.</p>	<p>Generalised social contribution of 6.2% (<i>contribution sociale généralisée, CSG</i>) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p><b>3. Social security contributions from benefits</b></p>										



Table III

## Sickness - Cash benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b>	Sickness cash benefit ( <i>Taggeld</i> ) is subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Continued payment of wages and sickness benefit are both subject to taxation.
<b>1. Taxation of cash benefits</b>					
<b>2. Limit of income for tax relief or tax reduction</b>	No tax reduction. Taxation begins with annual incomes of CHF 24,000 (€ 16,520).	For tax purposes social security benefits replacing income are treated as wages.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Not applicable.	Tax is levied on the income after the deduction of social security contributions. The individual tax due depends in particular on the individually applicable tax credits. A general annual tax credit of max. € 887 is foreseen, the amount of which depends on the income of the person subject to taxation; annual tax credit for salaried of € 54, tax credit for an isolated single person/parent of € 364 and tax credit for a pensioner up to € 400. The amount is reduced if the annual income corresponds to € 16,715 and suppressed when it corresponds to € 21,800. These credits are deducted from the annual tax due.
<b>3. Social security contributions from benefits</b>	Contributions must be paid on continued payment of salaries.	Contribution deduction for health care, long term care insurance and pension insurance.	Social insurance contributions for the Unemployment Benefit Act ( <i>Werkloosheidswet, WW</i> ), the General Surviving Relatives Act ( <i>Algemene Nabestaandenwet, ANW</i> ), the General Exceptional Medical Expenses Act ( <i>Algemene wet bijzondere ziektekosten, AWBZ</i> ), the General Old-Age Pensions Act ( <i>Algemene Ouderdomswet, AOW</i> ) and, in some cases, the Health Insurance Act ( <i>Ziekenfondswet, ZFW</i> ) are deducted from the ZW-benefit.	Normal rate of contributions.	Continued payment of wages is liable to contributions.

## Sickness - Cash benefits

Table III

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Statutory Sick Pay and Higher rate short-term incapacity benefit are subject to taxation. Lower rate short-term incapacity benefit is not subject to taxation.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>
Not applicable. Benefits are not subject to taxation.	Taxation depends on the annual income of the individual or family. Lower threshold for taxation: <ul style="list-style-type: none"> <li>• Single persons: from CHF 1,483 (€ 1,021) to CHF 18,852 (€ 12,976) depending on the canton/ federal tax: CHF 20,102 (€ 13,837).</li> <li>• Married couple without children: from CHF 7,425 (€ 5,111) to CHF 26,005 (€ 17,900) depending on the canton/ federal tax: CHF 32,508 (€ 22,376).</li> <li>• Married couple with two children: from CHF 15,000 (€ 10,325) to CHF 38,031 (€ 26,178) depending on the canton/ federal tax: CHF 45,662 (€ 31,430).</li> </ul>	No tax reductions.	No tax reductions.	In general there is a progressive taxation of gross income after deduction of personal and other reliefs. Main personal reliefs per person per year: Aged under 65: GBP 4,615 (€ 7,078); between 65 and 74: GBP 6,100 (€ 9,356); over 75: GBP 6,370 (€ 9,770). Supplement for married couples (where one partner reached age 65 before 6 April 2000): aged between 65 and 74: GBP 5,465 (€ 8,382); aged over 75: GBP 5,535 (€ 8,489). These supplementary allowances for married couples are restricted to give tax relief at a fixed rate of 10%. The higher personal and married couples allowances for those aged 65 and over are reduced by GBP 1 (€ 1.53) for every GBP 2 (€ 3.07) of income over above the income limit of GBP 17,900 (€ 27,454). They cannot be reduced to below the rate applicable to those aged under 65.	
No contributions.	No contributions.	Not applicable.	No contributions.	Statutory Sick Pay treated as earnings. Contributions payable in accordance with Table I.	



I Financing

II Health care

III Sickness - Cash benefits

**IV Maternity**

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

XII Long-term care

Table IV

## Maternity

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	Health Care and Sickness Benefit Compulsory Insurance Act ( <i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i> ), coordinated on 14 July 1994.	Law of 20 December 1989 and amendments.	<i>Reichsversicherungsordnung</i> of 19 July 1911 with amendments. Maternity Protection Act ( <i>Mutterschutzgesetz</i> ) of 24.01.1952 and amendments.	Law of 14 June 1951, modified.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	Compulsory social insurance scheme with: <ul style="list-style-type: none"> <li>• benefits in kind for insured women and female dependants;</li> <li>• earnings-related cash benefits for insured women.</li> </ul>	Benefits in kind: Tax financed universal public health service for all inhabitants (residence based). Cash benefits: Universal protection scheme for the active population (employees and self-employed) with earnings-related benefits.	Compulsory social insurance scheme for employees and categories of persons assimilated thereto up to a certain income limit.	Compulsory social insurance scheme for employees with: <ul style="list-style-type: none"> <li>• benefits in kind for insured women and female dependants;</li> <li>• contribution-related cash benefits for insured women.</li> </ul>	<b>Basic principles</b>

# Maternity

Table IV

Spain	France	Ireland	Iceland	Italy	
<p>Legislative Royal Decree No. 1/94 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Legislative Decree No. 1/95 of 24 March 1995.</p> <p>Law No. 39/99 of 5 November 1999.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III, Articles 331-1, and following.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993 with later amendments.</p> <p>Public Health Services Act (<i>Lög um heilbrigðisþjónustu</i>) No. 97/1990 of September 1990 with later amendments.</p> <p>Maternity/Paternity Leave and Parental Leave Act (<i>Lög um fæðingar- og foreldraorlof</i>) No. 95/2000 of May 2000.</p>	<p>Law No. 1204 of 30 December 1971</p> <p>Law No. 903 of 9 December 1977.</p> <p>Law No. 53 of 8 March 2000.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees and assimilated groups with:</p> <ul style="list-style-type: none"> <li>• benefits in kind for insured women and female dependants;</li> <li>• contribution-related Maternity benefit (<i>prestación por maternidad</i>) for insured persons.</li> </ul>	<p>Compulsory social insurance scheme for employees with:</p> <ul style="list-style-type: none"> <li>• Benefits in kind for insured women and female dependants.</li> <li>• Earnings-related cash benefits for insured mothers and fathers.</li> </ul>	<p>Benefits in kind: Tax-financed health service for all inhabitants (based on residency).</p> <p>Cash benefits: Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related Maternity Benefit.</p>	<p>A Maternity/Paternity Leave Fund pays parental benefit (<i>greiðslur úr fæðingarorlofsþjóði</i>) to parents working in the domestic labour market, non-active parents and students. Benefits are calculated as a percentage of average wages during a certain period. The fund is financed by contributions. Benefits to non-active parents are financed by taxes. Parental leave is also granted to parents working in the domestic labour market.</p>	<p>Benefits in kind: Health service financed by contributions for all inhabitants (based on residency).</p> <p>Cash benefits: Compulsory social insurance scheme for employees with earnings-related benefits.</p>	<p><b>Basic principles</b></p>

Table IV

## Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	<p>Sickness Insurance Act (<i>Gesetz über die Krankenversicherung</i>), LGBl. 1971 No. 50.</p> <p>Maternity Allowance Act (<i>Gesetz betreffend Ausrichtung einer Mutterschaftszulage</i>), LGBl. 1982 No. 8.</p> <p>All acts are in force in their modified version.</p>	<p>Book I of Social Insurance Code (<i>Code des assurances sociales</i>) in the terms following the Law of 27 July 1992.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>).</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>).</p> <p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>).</p>	<p>National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapters 5 and 14.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955 with amendments.</p> <p>Federal Hospitals Act (<i>Krankenanstaltengesetz, KAG</i>) of 18 December 1956 and Hospitals Acts of the <i>Länder</i> with amendments.</p> <p>Families' Compensation Act (<i>Familienlastenausgleichsgesetz</i>) of 24 October 1967 with amendments.</p>
<b>Basic principles</b>	<p>Benefits in kind: Compulsory social insurance scheme for all persons with residence or economic activity (employees and self-employed) in Liechtenstein.</p> <p>Cash benefits:</p> <ul style="list-style-type: none"> <li>• Compulsory social insurance scheme for employed women with earnings-related benefits.</li> <li>• Tax financed and income-dependent Maternity allowance (<i>Mutterschaftszulage</i>) for not gainfully employed residents (or as differential amount in addition to lower benefits of the insurance scheme to employed women).</li> </ul>	<p>Benefits in kind: Compulsory social insurance scheme for the active population (employees and self-employed) and the recipients of a social security benefit. Spouses (not yet personally insured) of insured persons are co-insured.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>): Female employees are entitled to sick pay in connection with child birth over a period of at least 16 weeks.</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): All self-employed persons as well as spouses helping in the business, professional practitioners and managing directors/major shareholders are insured under the <i>WAZ</i> up to the age of 65 years. Women insured under the <i>WAZ</i> are entitled to maternity benefits over a period of at least 16 weeks.</p>	<p>Benefits in kind: Tax-financed public health service for all inhabitants.</p> <p>Cash benefits:</p> <ul style="list-style-type: none"> <li>• Compulsory social insurance scheme for the active population (employees and self-employed) with Parental Benefit (<i>fødselspenger</i>) as full compensation for the loss of income.</li> <li>• Non active mothers are entitled to a Maternity Grant (<i>engangsstønad ved fødsel</i>).</li> </ul> <p>Flexible arrangements for taking out the benefit over a longer period of time. Equal rights for fathers to take out the benefit.</p>	<p>Compulsory social insurance scheme for employees with:</p> <ul style="list-style-type: none"> <li>• Benefits in kind for insured women and female dependants;</li> <li>• earnings-related cash benefits for insured women.</li> </ul>

# Maternity

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Law 4/84 of 5.4.1984 modified by: Law 17/95 of 9.6.1995 Law 102/97 of 13.9.1997 Law 18/98 of 24.4.1998 Law 142/99 of 31.8.1999. Statutory Order 154/88 of 29.4.1988 modified by Statutory Order 333/95 of 23.12.1995. Statutory Order 347/98 of 9.11.1998. Statutory Order 70/2000 of 4.5.2000. Statutory Order 77/2000 of 9.5.2000.</p>	<p>Federal Law on Sickness Insurance of 18 March 1994 (<i>LAMal</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>). <i>Maternity insurance in the canton of Geneva</i>: Law on Maternity Insurance of 14 December 2000.</p>	<p>Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, as amended. Maternity Grant Act (<i>Äitiysavustuslaki</i>) of 28 May 1993.</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962. Law on Parental Insurance (<i>föräldraförsäkring</i>) of January 1974 and amendments.</p>	<p>Social Security Contributions and Benefits Act 1992. The Welfare Reform and Pension Act 1999.</p>	<p><b>Applicable statutory basis</b></p>
<p>Benefits in kind: Tax financed public health service for all inhabitants (based in residency). Cash benefits: Compulsory social insurance scheme for the active population (employees and self-employed) with benefits related to the registered earnings.</p>	<p><i>Benefits in kind</i> Compulsory insurance for the entire population domiciled in Switzerland. <i>Cash benefits</i> No specific scheme at federal level. Cash benefits may be paid out under the <i>LAMal</i>, Book V of the Civil Code, under an individual employment contract or a collective labour agreement. <i>Maternity insurance in the canton of Geneva</i>: compulsory insurance for all persons working in the canton (employees and self-employed).</p>	<p><i>Benefits in kind</i>: Public health service for all inhabitants (based in residency) operated by municipalities. Financed by taxes and patient fees. <i>Cash benefits</i>: Compulsory sickness insurance scheme for all inhabitants (based on residency) with earnings-related benefits in case of maternity or paternity for economically active parents. Parents, who are not working, are also eligible for a basic allowance.</p>	<p>Benefits in kind: Tax financed public health service for all inhabitants (based on residency) in regional responsibility. Cash benefits: Parental benefit (<i>föräldraförsäkring</i>) is payable as follows: • 390 days at 80% of the qualifying income, • 90 days at a universally applicable flat rate of SEK 60 (€6.57) per day. Parents on low or no income at all receive a minimum guaranteed benefit of SEK 120 (€13) per day.</p>	<p>Benefits in kind: Tax financed national health service for all inhabitants (based in residency). Cash benefits: • earnings-related Statutory Maternity Pay for employees; • compulsory social insurance scheme with flat-rate Maternity Allowance for self-employed and employed women who are not entitled for Statutory Maternity Pay.</p>	<p><b>Basic principles</b></p>



Table IV

## Maternity

	Belgium	Denmark	Germany	Greece	
<b>Field of application</b>					<b>Field of application</b>
<b>1. Benefits in kind</b>	Insured women. Members of the family.	All women residents.	Insured women. Spouse and daughters of insured person.	Insured women. Spouse or dependant of insured person.	<b>1. Benefits in kind</b>
<b>2. Cash benefits</b>	Insured women.	Mothers and fathers employed or self-employed, including spouse helping.	Insured women. Spouse and daughters of insured person.	Insured women.	<b>2. Cash benefits</b>
<b>Conditions</b>					<b>Conditions</b>
<b>1. Benefits in kind</b>	The proof of payment of minimum contributions for the past year usually opens entitlement to health care benefits for the following calendar year. In special cases: qualifying period of 6 months with 120 working days.	6 weeks of residence.	No conditions.	50 days insurance.	<b>1. Benefits in kind</b>

# Maternity

Table IV

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>• All employed women.</li> <li>• Pensioners and persons drawing other regular benefits.</li> <li>• Dependants of insured person entitled to health care. In cases of separation or divorce entitlement continues irrespective of whether insured person has a maintenance obligation in respect of beneficiary.</li> </ul>	<p>Insured women. Spouse and daughters of insured person.</p>	<p>All women residents.</p>	<p>Female residents.</p>	<p>All women residents.</p>	<p><b>Field of application</b></p> <p><b>1. Benefits in kind</b></p>
<p>All employed in case of maternity, adoption and prior fostering.</p>	<p>Insured mothers and fathers.</p>	<p>Maternity benefit for insured women in employment and self-employment. In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table II for explanation of eligibility).</p>	<p>Parents working in the domestic labour market, non-active parents and students.</p>	<p>Insured women or alternatively the father.</p>	
<p>Employed women. Beneficiaries dependant on insured person entitled to health care:</p> <ul style="list-style-type: none"> <li>• must live with or be supported by insured person;</li> <li>• must not have incomes exceeding twice the minimum wage (<i>salario mínimo interprofesional</i>);</li> <li>• must not be entitled to medical help of the social security on any other count.</li> </ul>	<p>See Table II "Health care". The entitlement to benefits begins either with the date of conception or with maternity leave.</p>	<p>Residence.</p>	<p>6 months residency for new residents.</p>	<p>Registered with the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).</p>	<p><b>Conditions</b></p> <p><b>1. Benefits in kind</b></p>

Table IV

## Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Field of application</b>	See Table II: "Sickness - benefits; Insured groups".	Personally insured women. Spouse of insured person.	Insured women. Spouse and daughters of insured person.	All residents.	Insured women (see Table II "Health care"). Female family members of insured persons.
<b>1. Benefits in kind</b>					
<b>2. Cash benefits</b>	(1) In the context of sickness insurance: female employees over 15 years of age (sickness benefit, <i>Krankentaggeld</i> ). (2) Women who have recently given birth who are not entitled to a cash sickness benefit (maternity allowance, <i>Mutterschaftszulage</i> ).	Cash benefits: • For the active population (employees and self-employed): maternity benefit ( <i>prestations en espèces de maternité</i> ) as earnings replacement. • Maternity allowance ( <i>allocation de maternité</i> ) for all women (with no loss of earnings during the maternity leave).	Insured women.	All categories of occupationally active are entitled to Parental Benefit ( <i>fødselspenger</i> ) equal to daily cash benefit in case of sickness. Benefits can be taken out by the father. Non active mothers are entitled to a Maternity Grant ( <i>engangsstønad ved fødsel</i> ). Adoption is also covered.	Maternity benefit ( <i>Wochengeld</i> ): See Table III "Sickness - cash benefits".
<b>Conditions</b>	Waiting period: the insured person must have been insured for at least nine months without any interruption of more than three months before the day the child is born.	Membership either personal or as a member of the family.	No qualifying conditions.	Residence.	No qualifying conditions.
<b>1. Benefits in kind</b>					

# Maternity

Table IV

Portugal	Switzerland	Finland	Sweden	United Kingdom	
All residents. Subject to reciprocity principle where nationals of other states are concerned.	All persons residing in Switzerland.	All residents.	Insured parents.	All women residents.	<b>Field of application</b>
All insured employees.	<p><i>Federal sickness insurance:</i> All persons domiciled in Switzerland or gainfully employed there, aged from 15 to 65, may take out insurance.</p> <p><i>Maternity insurance in the canton of Geneva:</i></p> <ul style="list-style-type: none"> <li>• maternity allowance: women working in the canton (employees and self-employed);</li> <li>• adoption allowance: persons working in the canton (employees and self-employed).</li> </ul>	All residents.	<p>All employed and self-employed women have a right to pregnancy cash benefit (<i>havandeskapspenning</i>) before confinement.</p> <p>All employed and self-employed parents, men and women, have a right to parent's cash benefit (<i>föräldrapening</i>) and temporary parent's cash benefit (<i>tillfällig föräldrapening</i>).</p>	<p>Statutory Maternity Pay (SMP): Employees only.</p> <p>Maternity Allowance: Recently employed and/or self-employed insured women or employees not getting Statutory Maternity Pay.</p>	<p><b>1. Benefits in kind</b></p> <p><b>2. Cash benefits</b></p>
See Table II "Health care".	No qualifying period.	See table II "Health Care".	Work or residence in Sweden.	No qualifying conditions, health benefits in kind are provided by the National Health Service and are dependent upon residence.	<p><b>Conditions</b></p> <p><b>1. Benefits in kind</b></p>

Table IV

## Maternity

	Belgium	Denmark	Germany	Greece	
<b>2. Cash benefits</b>	Contributions paid for 6 months.	<p><i>Salaried workers:</i></p> <ul style="list-style-type: none"> <li>• Period of work of at least 120 hours in 13 weeks preceding the paid leave, or</li> <li>• Persons who have just completed a vocational training course for a period of at least 18 months and persons doing a paid work placement as part of a vocational training course, or</li> <li>• Unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures).</li> <li>• Persons in a "flexible job" with a private or public employer.</li> </ul> <p><i>Self-employed:</i> Professional activity on a certain scale for a duration of at least 6 months within the last 12 month period, of which 1 month immediately precedes the paid leave.</p>	<p>Maternity Benefit (<i>Mutterschaftsgeld</i>): Membership for 12 weeks between 10<sup>th</sup> and 4<sup>th</sup> month before confinement. In case of incapacity to work: Entitlement to sickness benefit (<i>Krankengeld</i>).</p> <p>Maternity Allowance (<i>Entbindungsgeld</i>): Insured without entitlement to Maternity Benefit.</p>	200 days work resulting in contributions during the last 2 years.	<b>2. Cash benefits</b>
<b>Benefits</b> <b>1. Benefits in kind</b>	See table II "Health care".	Free maternity services or hospital care.	See Table II "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	<ul style="list-style-type: none"> <li>• Reimbursement of confinement expenses (<i>ΒΟΗΘΗΜΑ ΤΟΚΕΤΟΥ</i>): At least 30 x the minimum wage of an unskilled manual worker = € 698.70.</li> <li>• For the costs of in vitro fertilisation: € 352.</li> </ul>	<b>Benefits</b> <b>1. Benefits in kind</b>

# Maternity

Table IV

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>Affiliated employees with active contributor or equivalent status.</li> <li>Contributions paid for at least 180 days in the 5 years immediately preceding the delivery or the date of the administrative decision of the reception or the judicial decision of the adoption.</li> <li>Presentation of a doctor's certificate giving the forecast date of birth for the commencement of the period of voluntary or compulsory maternity leave and presentation of the notification of delivery for the purpose of calculating the period of post-natal leave.</li> </ul>	<p>See table III "Sickness - cash benefits".</p> <p>Registration under insurance scheme for at least 10 months at the expected date of confinement.</p> <p>The entitlement to benefits begins with the date of conception, with maternity leave, with adoption leave or with paternity leave.</p>	<p>Maternity benefit:</p> <p><i>Employees:</i></p> <p>39 contributions paid in the 12 months before the first day of maternity leave or 39 contributions paid since first starting work, and 39 contributions paid or credited in the tax year before the benefit year, or 26 contributions paid in each of the two tax years before the benefit year.</p> <p><i>Self-employed:</i></p> <p>52 contributions paid in either the last or second last complete tax year before the benefit year in which the claim is made.</p>	<p>Parental benefit (<i>greiðslur úr fæðingarorlofssjóði</i>): Active participation in the domestic labour market for 6 consecutive months prior to the first day of the parental leave.</p> <p>Maternity/Paternity grants (<i>fæðingargrætur</i>): 12 months residency prior to confinement for new residents.</p>	<p>No qualifying conditions.</p>	<p><b>2. Cash benefits</b></p>
<ul style="list-style-type: none"> <li>Medical checks during pregnancy.</li> <li>Optional care during birth and post-natal confinement and in case of associated complications.</li> <li>Hospitalisation in national health hospitals or hospitals operating under agreement with the national health authorities.</li> </ul> <p>See also Table II "Health care".</p>	<p>See Table II "Health care".</p> <ul style="list-style-type: none"> <li>Rate: 100%.</li> <li>Obligatory medical checks before and after birth.</li> <li>Medical benefits during the final four months of pregnancy.</li> <li>No fee for hospitalisation by reason of pregnancy.</li> </ul>	<p>Maternity services and hospital care for infants under 6 weeks are free.</p>	<p>Free maternity services and hospital care.</p>	<p>Membership as of registration with the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).</p>	<p><b>Benefits</b></p> <p><b>1. Benefits in kind</b></p>

Table IV

## Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Cash benefits</b>	For sickness benefit ( <i>Krankentag-geld</i> ), see "1. Benefits in kind". They must not give up their employment more than 20 weeks before giving birth, unless there is at least a 50% incapacity for work prior to this time. Maternity allowance ( <i>Mutterschafts-zulage</i> ): residency.	Maternity Benefit ( <i>Prestations en espè-ces de maternité</i> ): must have been affiliated for 6 months in the year pre-ceding the birth. Maternity Allowance ( <i>allocation de maternité</i> ): Residence on the national territory and not having entitlement to insured women's Maternity Bene-fit.	No qualifying conditions.	Parental Benefit ( <i>fødselspenger</i> ): The one who takes out the benefit must have worked for at least 6 of the 10 months immediately prior to the day the benefit period starts. Maternity Grant ( <i>engangsstønad ved fødsel</i> ): Residence.	Maternity benefit ( <i>Wochengeld</i> ): No qualifying conditions.
<b>Benefits</b>	See Table II: "Sickness – benefits in kind".	Midwife and medical assistance, stay in maternity hospital. Drugs and baby foods are covered by lump sum payment.	See Table II "Health care".	Free maternity services and hospital care. Exempt of cost-sharing charges where they otherwise exist.	See Table II "Health care".
<b>1. Benefits in kind</b>	Obstetrics by a doctor and midwife and necessary check-ups during pregnancy and the first 10 weeks after giving birth.		Obstetric care is normally provided by a midwife but may be provided by a general practitioner or specialist, if necessary in a clinic or hospital when no midwife is available or when medically indicated.	In case of delivery at home a birth allowance of NOK 1,765 (€243) is paid.	Medical care and midwife care, hos-pital or maternity hospital care, care provided by certified children's nurses and baby nurses and phar-maceutical products, drugs and ap-pliances, etc.

# Maternity

# Table IV

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>6 months membership, with registered remuneration.</p>	<p><i>Federal sickness insurance:</i> Must have been insured for 270 days without an interruption of more than 3 months.</p> <p><i>Maternity insurance in the canton of Geneva:</i> Must have been subject to the Law for at least 3 months at the time of the birth or at the time of the adoptive placement and have effectively ceased work during the maternity or adoption leave.</p>	<p>Mother (maternity allowance, <i>äitiysraha</i>, and parents' allowance, <i>vanhempainraha</i>) and father (paternity allowance, <i>isyysraha</i>, and parents' allowance, <i>vanhempainraha</i>) must have been resident in Finland for at least 180 days immediately before the expected date of confinement.</p> <p>In case of adoption, same condition applies to the time immediately before the adoptive parent took over the care of the child.</p>	<p>Pregnancy cash benefit (<i>havandeskapspenning</i>) is payable to women who are unable to continue with their usual jobs in the last stages of pregnancy.</p> <p>To receive a parent's cash benefit (<i>föräldrapenning</i>) above SEK 120 (€13) per day, the parent must also have been insured for a sickness cash benefit above SEK 60 (€6.57) for at least 240 consecutive days before confinement. This requirement applies for the first 180 days of drawing the benefit but not for the remaining days.</p> <p>Temporary parent's cash benefit (<i>tillfällig föräldrapenning</i>) is paid if the child is ill and a parent has to refrain from work to take care of the child. Also paid for one day per year if the parent follows a child between 6 and 11 years to school or leisure centre.</p>	<p>Statutory Maternity Pay: Continuously employed by her employer for 26 weeks by the end of the 15<sup>th</sup> week before the week baby due and has earnings which average at least GBP 75 (€115) a week.</p> <p>Maternity Allowance: cannot get Statutory Maternity Pay, has been employed and/or self employed in at least 26 weeks in the 66 week period (the test period) before the week the baby is due and earns at least GBP 30 (€46) a week on average.</p>	<p><b>2. Cash benefits</b></p>
<p>See Table II "Health care".</p>	<p>In addition to the general sickness benefits, specific maternity benefits: check-ups, contribution to childbirth preparation courses, delivery at home or in a hospital, basic advice on breast-feeding.</p> <p>No participation in the costs for the insured person.</p>	<ul style="list-style-type: none"> <li>• Maternity grant (<i>äitiysavustus</i>): Either a maternity package containing necessities for care of the child, or a lump sum of €140. See table IX "Family benefits".</li> <li>• Medical checks at maternity and child health care centres during and after pregnancy are free of charge.</li> </ul> <p>Other benefits: see table II "Health care".</p>	<p>Free maternity services. Hospital care see table II "Health care".</p>	<p>Free health care under the National Health Service.</p>	<p><b>Benefits</b></p> <p><b>1. Benefits in kind</b></p>



Table IV

## Maternity

	Belgium	Denmark	Germany	Greece	
<p><b>2. Maternity leave</b></p> <ul style="list-style-type: none"> <li>· <b>Prior to and after confinement</b></li> </ul>	<p>Prenatal leave: 7 weeks (9 weeks in case of multiple birth) before the expected date of delivery. The week immediately preceding delivery is compulsory, the other weeks are optional.</p> <p>Postnatal leave: 8 mandatory weeks after delivery.</p> <p>The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave or at the time when the child comes home after a long period of hospitalisation. In the case of death of the mother, part of the postnatal leave may be changed into a paternity leave under certain conditions.</p>	<ul style="list-style-type: none"> <li>• For employed or self-employed women or in a situation as described above (benefits in kind): Weekly payments during 4 weeks before expected confinement and for 14 weeks after.</li> <li>• Male employed or self-employed, etc.: Weekly payments for 2 continuous weeks within the 14 weeks following birth. After the 14<sup>th</sup> week, both parents share a 32 weeks leave, that can be split up or postponed, but must be taken before the 9<sup>th</sup> birthday of the child. If one parent gets back to a part time work, the leave can be extended proportionally. According to the law on parental leave, parents can choose an extended leave of 40 or 46 weeks (after the 14 weeks) but the benefit is freezed to the amount paid for 32 weeks.</li> <li>• Employed or self-employed, etc. in case of adoption: Weekly payments for 46 weeks from the date when the parent actually takes charge of the child of which 2 weeks within the first 14 weeks are for the two adopting parents. After the 14<sup>th</sup> week, both parents share a 32 weeks leave, that can be split up or postponed, but must be taken before the 9<sup>th</sup> birthday of the child. If one parent gets back to a part time work, the leave can be extended proportionally. According to the law on parental leave, parents can choose an extended leave of 40 or 46 weeks (after the 14 weeks) but the benefit is freezed to the amount paid for 32 weeks.</li> </ul>	<p>6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</p>	<p>Maternity benefit (<i>EPIDOMA KUO-QORIAS-LOCEIAS</i>) payable to insured women 56 days before and 63 days after confinement.</p>	<p><b>2. Maternity leave</b></p> <ul style="list-style-type: none"> <li>· <b>Prior to and after confinement</b></li> </ul>

# Maternity

# Table IV

Spain	France	Ireland	Iceland	Italy	
<p>Maternity benefit (<i>prestación por maternidad</i>) for a maximum of 16 weeks (2 weeks more in the case of multiple birth for each child). If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily unfit for work.</p> <p>In the case of multiple births, a special allowance is paid for 6 weeks.</p> <p>In the case of adopted and foster-children, allowance is paid for 16 weeks, 2 weeks more in the case of multiple adoption or prior fostering (child under 6 years or more if she/he is handicapped).</p> <p>If both parents work, 10 weeks (leave and allowance) may be in favour of the father.</p> <p>In the event that the mother dies during childbirth, the father has the right to post-natal maternity leave.</p> <p>Benefit for risk during pregnancy (<i>riesgo durante el embarazo</i>): paid to expectant mothers, who are unable to continue with their normal task during their pregnancy. The National Social Security Office (<i>Instituto Nacional de la Seguridad Social, I.N.S.S.</i>) manages this allowance.</p>	<p>Maternity benefit (<i>indemnités journalières de maternité</i>) only for employees interrupting their work:</p> <ul style="list-style-type: none"> <li>• 16 weeks (6 before confinement and 10 after);</li> <li>• 2 additional weeks before birth in case of pathological pregnancy;</li> <li>• 26 weeks (8 before confinement) in case of a 3<sup>rd</sup> child;</li> <li>• 34 weeks (12 before confinement) in case of twins;</li> <li>• 46 weeks (24 before confinement) for multiple births (except twins).</li> </ul> <p>11 days of paternity leave (18 days in case of multiple births) within the 4 months following the birth.</p> <p>In case of adoption: Maternity leave, increased by 11 days or 18 days in case of multiple birth, that can be divided between the father and the mother, on condition that both are entitled to it.</p> <p>If mother dies during childbirth: Father entitled to paternity leave.</p>	<p>Maternity benefit:</p> <p>18 weeks - at least 4 must be taken before and 4 weeks after confinement.</p>	<p>Mother: independent right to maternity leave up to 3 months following birth. Possible to begin maternity leave up to 1 month prior to expected confinement.</p> <p>Father: independent right to paternity leave up to 2 months following birth (3 months as of 01.01.2003).</p> <p>Both parents: joint right to 3 months leave which may be taken entirely by one of the parents or divided between them.</p> <p>The right to leave lapses when the child reaches the age of 18 months.</p>	<p>Maternity benefit (<i>indennità di maternità</i>), only if wage is discontinued: 1 or 2 months before the presumed confinement date and 3 or 4 months (in case of one month of abstention before delivery) after (optionally 6 supplementary months).</p> <p>The optional supplementary parental leave (<i>astensione facoltativa dal lavoro</i>) may be requested by the father if the mother does not claim, or if the father has sole charge.</p>	<p><b>2. Maternity leave</b></p> <ul style="list-style-type: none"> <li>• <b>Prior to and after confinement</b></li> </ul>

Table IV

## Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<p><b>2. Maternity leave</b></p> <ul style="list-style-type: none"> <li>• <b>Prior to and after confinement</b></li> </ul>	<p>20 weeks, of which at least 16 weeks must be after giving birth (see also "Cash benefits").</p>	<p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): Only if wage is discontinued. 8 weeks before presumed date of confinement and 8 weeks after effective date of confinement; 4 weeks supplement for nursing mothers and in case of premature birth or multiple births. Additional exemption from work if a change of assignment for health reasons is not possible (advice from the occupational medical officer required).</p> <p>Maternity Allowance (<i>allocation de maternité</i>): 16 weeks. Non-cumulative with similar maternity benefits or with earnings.</p> <p>Birth Grant (<i>allocation de naissance</i>): See Table IX "Family benefits"</p>	<p>In general, there is a maternity leave of 16 weeks. Prior to confinement, a leave between six and four weeks is compulsory; ten to twelve weeks remain for leave after confinement.</p> <p>If the baby comes early, one is still entitled to a leave of 16 weeks. The number of days that the baby is premature will be added to the leave after confinement.</p> <p>If the baby comes late, the number of 'late' days will be added to the total period of leave. In this case, the leave will be longer than 16 weeks.</p>	<ul style="list-style-type: none"> <li>• Where both parents have earned a right to Parental Benefit (<i>fødselspenger</i>), the maximum benefit period is 42 weeks at the full rate or 52 weeks at an 80% rate.</li> <li>• Parental Benefit may be drawn from 12 weeks before confinement at the earliest, and 3 weeks of benefit must be taken out before confinement and by the mother.</li> <li>• 4 weeks are reserved the father, and cannot be taken out by the mother. Apart from the 6 weeks after confinement reserved for the mother, the benefit can be taken out by the father on the basis of his own earnings, provided he has worked for at least 6 of the last 10 months immediately before he started his leave.</li> <li>• The father can also take out benefit when a non-active mother is a student or prevented from taking care of the child because of illness. The maximum period of benefit for the father is in these cases 29 weeks at the full rate or 39 weeks at the 80% rate.</li> <li>• Parental Benefit can also be spread out in a time account arrangement (<i>avtale om tidskonto</i>) permitting part-time work in a variety of combinations with reduced benefit over a period of up to 2 years. Employees must enter a written arrangement to this end with the employer, freelancers and self-employed with the local national insurance office.</li> <li>• Corresponding benefits in the case of adoption of children under 15, with periods adjusted for there being no confinement on the part of the adoptive parents.</li> </ul>	<p>Maternity benefit (<i>Wochengeld</i>) (if there is no continued payment of wages and salaries): 8 weeks before and after confinement (12 weeks in case of premature and multiple birth or Caesarean sections) and for the duration of an individual employment prohibition.</p>

# Maternity

# Table IV

Portugal	Switzerland	Finland	Sweden	United Kingdom
<p>Maternity benefit (<i>subsídio de maternidade</i>): During maternity leave for 120 days (90 after confinement; 6 weeks to be taken by the mother); 14 to 30 days after miscarriage or a stillborn child. In case of multiple birth, 30 extra days per child, since the first one.</p> <p>Paternity benefit (<i>subsídio de paternidade</i>): 5 days, consecutive or not, during the first month after the child birth: in case of physical or mental incapacity of the mother or based on a joint decision made by both parents. The period the benefit is granted is in relation to the time the mother would have a right to the benefit. In the event of the mother's death the period is a minimum of 14 days.</p> <p>Adoption grant (<i>subsídio por adopção</i>): 100 days.</p> <p>Parental leave benefit (<i>subsídio por licença parental</i>): 3 months for the father or the mother to take care of their child aged less than 6. This period is taken into account for pension calculation. The father can benefit from an allowance during 15 days, if these follow the paternity of maternity leave.</p> <p>Benefit for a special leave for grandparents (<i>subsídio por faltas especiais dos avós</i>): 30 days following the grand-children birth. Granted to the working grand-father or grand-mother, when the child parents are at their charge and are aged 16 or less.</p> <p>Benefit in case of particular risks during pregnancy (<i>subsídio por riscos específicos</i>): granted if the woman works in dangerous health/security conditions or in the case of night-shifts.</p> <p>Benefit for the care of ill or disabled children (<i>subsídio para assistência na doença a descendentes menores ou deficientes</i>): granted to the father or the mother of an ill child aged less than 10 years or of a disabled child (without age condition) during a maximum period of 30 days per child and per calendar year.</p> <p>Benefit for the care of severely disabled or chronically ill children (<i>subsídio para assistência a deficientes profundos e a doentes crónicos</i>): granted to the father or the mother during a maximum period of 6 months.</p>	<p>No real maternity leave.</p> <p>Employees may not work during the 8 weeks following the birth. Then, and up to the 16<sup>th</sup> week, they may only work with their consent (federal labour law).</p> <p>Maternity insurance in the canton of Geneva: 16 weeks after the birth or as from the adoptive placement of the child.</p>	<ul style="list-style-type: none"> <li>• Special maternity allowance (<i>erityisäitiysraha</i>) paid during pregnancy, if the mother is exposed to chemical substance, radiation or an infectious disease at her work.</li> <li>• Maternity allowance (<i>äitiysraha</i>) paid to the mother for 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement.</li> <li>• Paternity allowance (<i>isyysraha</i>): can be paid to a father for a maximum of 18 days. If the father uses at least 12 of the last days of parents' allowance then he is entitled to an additional 1-12 days paternity allowance (a "Father's Month").</li> <li>• Parents' allowance (<i>vanhempainraha</i>) paid immediately after the maternity allowance to either the mother or father for 158 days (excluding Sundays). In case of multiple births 60 days are added to this period for each additional child. In case of adoption of a child under the age of 7 the parents' allowance is paid for a minimum of 180 days.</li> </ul>	<p>Pregnancy cash benefit (<i>havandeskapspenning</i>) is payable for a maximum of 50 days during the last 60 days before the expected confinement.</p> <p>Parent's cash benefit (<i>föräldrapenning</i>) is payable for a total of 480 days per child. 390 days are paid according to the sickness cash benefit rate, the minimum being SEK 120 (€13) per day (minimum guaranteed benefit, <i>grundbelopp</i>). The remaining 90 days are paid according to the minimum amount. The days may be taken out earliest 60 days before expected confinement by the woman, and by either of the parents until the child is 8 years old. Parents sharing custody are entitled to half of the total number of benefit days each. This right can be transferred to the other parent with the exception of 60 benefit days each, that are reserved for the mother respectively the father.</p> <p>Temporary parent's cash benefit (<i>tillfällig föräldrapenning</i>) may be taken out for a maximum of 120 days per year until the child is 12 years old (the benefit can be extended in certain cases).</p> <p>Fathers are entitled to 10 benefit days (father days, <i>pappadagar</i>) in connection with childbirth. These days may in special situations be given to another person than the father.</p>	<p>All employees are entitled to 18 weeks statutory maternity leave. In addition, employees who have worked for the same employer for at least one year by the end of the 11<sup>th</sup> week before the week the baby is due, are entitled to additional maternity leave lasting from the end of their maternity leave up to the end of the 29<sup>th</sup> day after the week their baby is born.</p> <p><b>2. Maternity leave</b></p> <ul style="list-style-type: none"> <li>• Prior to and after confinement</li> </ul>

Table IV

## Maternity

	Belgium	Denmark	Germany	Greece	
· Continuation of payment by the employer	No continuation of payment.	Collective agreements provide for the continued payment of wages and salaries for certain groups of employees. In this case the employers are entitled to receive the maternity cash benefit ( <i>dagpenge ved fødsel</i> ) of the employees.	Supplement paid by the employer: The difference between the Maternity Benefit ( <i>Mutterschaftsgeld</i> ) paid by the sickness insurance fund and the net income of the insured woman is covered by the employer according to the provisions of the Maternity Protection Act ( <i>Mutterschutzgesetz</i> ).	No continuation of payment.	· Continuation of payment by the employer
3. Cash benefits	<p>Maternity benefit (<i>indemnité de maternité/moederschapsuitkering</i>): 82% of wages (without ceiling) in the first 30 days, and 75% of wages up to ceiling respectively, for period from 31<sup>st</sup> day, and for period of prolongation of the leave before the confinement. Special regulations for unemployed workers and for disabled. The rate keeps granted during a possible extension of prenatal leave.</p> <p>Birth grant (<i>allocation de naissance/kraamgeld</i>): €945 for first birth; €711 for second and each subsequent birth.</p> <p>May be obtained in advance two months before the probable date of birth.</p> <p>Adoption grant (<i>prime d'adoption/adoptiepremie</i>): €945 per adopted child.</p>	<p><i>Salaried workers:</i> Maternity cash benefit (<i>dagpenge ved fødsel</i>) calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) deducted), with a maximum of DKK 3,113 (€419) per week or DKK 84.14 (€11) per hour (37 hours per week), and upon the number of hours of work.</p> <p><i>Self-employed:</i> The maternity cash benefit is calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above.</p> <p>Hours or days during pregnancy where work was interrupted for preventive medical examinations (covered by the employer).</p>	<p>Maternity Benefit (<i>Mutterschaftsgeld</i>): Average net wage of insured person, reduced with legal contributions, with maximum of €13 per day. Difference covered by supplement paid by employer (in case of suppression of this supplement, complement paid by the State). Women employees who are not insured receive a maximum of €210.</p> <p>Maternity Allowance (<i>Entbindungsgeld</i>): Fixed grant of €77 to insured persons not entitled to Maternity Benefit (<i>Mutterschaftsgeld</i>).</p>	<p>Maximum (no dependants): €38.25 per day. Maximum (4 dependants): €53.55 per day.</p>	3. Cash benefits

# Maternity

Table IV

Spain	France	Ireland	Iceland	Italy	
No continuation of payment by the employer.	Salary is maintained depending on collective agreements or on monthly payments agreement. Employer must only keep paying the amount above the maternity benefit ( <i>indemnités journalières de maternité</i> ). For paternity leave: No obligation for the employer.	Employers are not legally obliged to continue payment during periods of maternity leave.	Individual arrangement possible.	Compensation is paid, on behalf of the National Institute for Social Protection ( <i>Istituto Nazionale della previdenza sociale, INPS</i> ), by the employer. This amount is deducted from the owed contributions.	<b>Continuation of payment by the employer</b>
100% of the calculation basis. 75% of the calculation basis for risk during pregnancy allowance from the day after the risk starts. Calculation basis: daily salary subject to contributions of the month preceding the termination of work.	Net salary with ceiling. Maximum: € 65.11 per day. Minimum: € 7.80 per day.	<b>Maternity benefit:</b> <ul style="list-style-type: none"> <li>• 70% of average weekly earnings in the relevant tax year. Minimum € 141.60, maximum € 232.40 per week or</li> <li>• the amount of Disability Benefit including increases for adult and child dependants which the person would be entitled to if absent from work through illness, whichever amount is greater.</li> </ul>	Parental benefit ( <i>greiðslur úr fæðingarorlofsjóði</i> ) to both parents. Employees/self-employed: 80% of average wages earned or calculated remuneration during a 12 months consecutive period ending 2 months prior to the 1st day of the parental leave. Minimum benefits: Payments to parents in less than full-time employment shall never be less than ISK 60,195 (€ 711) for a 25%-49% employment. Payments to parents in a 50%-100% employment shall never be less than ISK 83,426 (€ 986). Maternity/paternity grants ( <i>fæðingarstyrkur</i> ): payments to parents who are employed in less than 25% employment or who are non-active ISK 38,015 (€ 449) per month. Payments to parents attending full-time educational programmes ISK 85,798 (€ 1,014) per month.	80% of earnings for the compulsory period, and 30% for the supplementary period.	<b>3. Cash benefits</b>

Table IV

## Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Continuation of payment by the employer</b>	No continuation of payment by the employer.	No statutory continuation of payment by the employer.	No continuation of payment by the employer.	Where the employer continues to pay salary during maternity leave, the Parental Benefit ( <i>fødselspenger</i> ) is paid to him.	No continuation of payment by employer, except for employees who earn less than € 309.38 per month.
<b>3. Cash benefits</b>	<p>Sickness benefit (<i>Krankentaggeld</i>); at least 80% of foregone wages including regular supplementary allowances.</p> <p>Maternity allowance (<i>Mutterschaftszulage</i>): Dependant on spouse's income and number of children. Minimum CHF 500 (€344), maximum CHF 4,500 (€3,097).</p>	<p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): 100% of the salary the insured received during the maternity leave.</p> <p>Maternity Allowance (<i>allocation de maternité</i>): € 180.70 per week, payable over a period of 16 weeks.</p> <p>Birth Grant (<i>allocation de naissance</i>): See Table IX "Family benefits".</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>): 100% of the daily wage. Maximum daily wage considered: € 165.</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): 100% of the minimum wage (at least if that was earned) or less.</p>	<p>The compensation level of the full rate Parental Benefit (<i>fødselspenger</i>) is the same as that of sickness cash benefits (<i>sykepenger</i>), 100% of the income from work up to an annual 6 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 325,020 (€44,725).</p> <p>The Maternity Grant (<i>engangsstøn ved fødsel</i>) for the non active is paid as a lump sum of NOK 33,584 (€4,621).</p> <p>Should the Parental Benefit for the full period be lower than the Maternity Grant, the Parental Benefit will be topped with the differential.</p>	<p>Maternity benefit (<i>Wochengeld</i>): To the amount of the average net income of the last 13 weeks or 3 months.</p> <p>For voluntary insured persons with earnings below the threshold for compulsory insurance and persons having a free service contract, the support amounts to €6.94 per day.</p>

# Maternity

Table IV

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>No continuation of payment by the employer.</p>	<p>See table III "Sickness – cash benefits".</p>	<p>According to collective agreements.</p>	<p>Not applicable.</p>	<p>Statutory Maternity Pay is the minimum amount of pay that the law requires employers to pay during maternity leave. Employers are free to pay higher amounts if they wish, or pay for longer than the 18 weeks.</p>	<p>· <b>Continuation of payment by the employer</b></p>
<p>Maternity benefit (<i>subsídio de maternidade</i>), paternity benefit (<i>subsídio de paternidade</i>), adoption grant (<i>subsídio por adoção</i>), parental leave benefit (<i>subsídio por licença parental</i>), benefit for a special leave for grand-parents (<i>subsídio por faltas especiais dos avós</i>): Daily allowances of 100% of the average daily wages (payments at Christmas and holiday allowances included). Minimum amount: 50% of the minimum wage.</p> <p>Benefit in case of particular risks during pregnancy (<i>subsídio por riscos específicos</i>), benefit for the care of ill or disabled children (<i>subsídio para assistência na doença a descendentes menores ou deficientes</i>), benefit for the care of severely disabled or chronically ill children (<i>subsídio para assistência a deficientes profundos e a doentes crónicos</i>): Daily benefit of 65% of the average daily wage. Minimum amount: 30% of the minimum wage. For the calculation see table III.</p>	<p><i>Federal sickness insurance:</i> Daily maternity allowances are paid for 16 weeks, at least 8 of which must be after the birth. For the amount, see table III "Sickness – cash benefits".</p> <p><i>Maternity insurance in the canton of Geneva:</i> Maternity or adoption allowance equal to 80% of the insured income, paid during 16 weeks. Minimum, CHF 43 (€30) per day. Maximum insured income: CHF 106,800 (€73,513) per year.</p>	<p>Minimum cash benefit is €11.45 per day.</p> <p>Otherwise, see table III "Sickness – cash benefits".</p>	<p>The compensation level is the same as for sickness cash benefit (<i>sjukpenning</i>), 80% of the income qualifying for sickness cash benefit.</p>	<p>Statutory Maternity Pay: 90 per cent of earnings for the first 6 weeks of the maternity pay period; GBP 75 (€115) for the remaining 12 weeks.</p> <p>Maternity Allowance: GBP 75 (€115) per week for up to 18 weeks if average earnings are at least equal to the Lower Earnings Limit (<i>LEL</i>) for contributions which applies at the beginning of the test period (26 weeks in the 66 week period before the baby is due). For 2002/2003, this is GBP 75 (€115) per week.</p> <p>Otherwise, the woman may claim 90% of her average earnings if her earnings are at least GBP 30 (€46) a week but less than the lower earnings limit which applies at the beginning of the test period.</p>	<p><b>3. Cash benefits</b></p>



Table IV

## Maternity

	Belgium	Denmark	Germany	Greece	
<b>Taxation and social contributions</b>					<b>Taxation and social contributions</b>
<b>1. Taxation of cash benefits</b>	Maternity benefit ( <i>indemnité de maternité/moederschapsuitkering</i> ): Subject to taxation. Birth grant ( <i>allocation de naissance/kraamgeld</i> ): Not subject to taxation.	Benefits are subject to taxation.	Maternity Benefit ( <i>Mutterschaftsgeld</i> ) and Maternity Allowance ( <i>Entbindungsgeld</i> ): Benefits are not subject to taxation (but subject to progression).	In general, benefits are subject to taxation. Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	Maternity benefit ( <i>indemnité de maternité/moederschapsuitkering</i> ): No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit of income and no tax reduction.	The minimum income levels ( <i>Existenzminimum</i> ) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2003 are €7,235 for single adults and €14,470 for married couples.	Tax is levied on benefits where total annual income exceeds the €10,000 ceiling. Increased ceiling according to the number of children: 1 child: €1,000 2 children: €2,000 3 children: €10,000 4 children: €11,000	<b>2. Limit of income for tax relief or tax reduction</b>
<b>3. Social security contributions from benefits</b>	No contributions.	Contributions to the supplementary pension scheme ( <i>arbejdsmarkedets tillægspension, ATP</i> ) and to the special saving scheme (SP).	No contributions.	No contributions.	<b>3. Social security contributions from benefits</b>

# Maternity

Spain	France	Ireland	Iceland	Italy	
Benefits are subject to taxation.	Benefits are subject to taxation after deduction of 10% and 20%.	Benefits are not subject to taxation.	Benefits are liable to taxation.	Benefits are subject to taxation.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>
General taxation rules. No special relief for benefits.	Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling: <ul style="list-style-type: none"> <li>• Single person € 8,303</li> <li>• Couple with no children € 12,602</li> <li>• Couple with 1 child € 14,698</li> <li>• Couple with 2 children € 16,794</li> </ul>	Not applicable.	General taxation rules. The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€9,565). All individual taxpayers are entitled to a personal tax credit ( <i>persónuafsláttur</i> ) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€3,686) for the assessment year 2002 (income year 2001).	Tax relief is applicable for the part of the income corresponding to social security contributions. Annual tax exemption ceiling for a single person: €7,500. The extent of taxation depends on total annual income of the individual or of the family. 23% up to €15,000; 29% €15,000 to €29,000 31% €29,000 to €32,600 39% €32,600 to €70,000 45% beyond €70,000.	
Social security contributions have to be paid.	Generalised social contribution of 6.2% ( <i>contribution sociale généralisée, CSG</i> ) and of contribution for the repayment of the social debt ( <i>contribution pour le remboursement de la dette sociale, CRDS</i> ) of 0.5%.	No contributions.	Parents shall pay a minimum of 4% of the parental benefit ( <i>greiðslur úr fæðingarorlofsjóði</i> ) into a pension fund and the MPL fund pays a minimum of 6%. In addition the parent has a right to pay into a private fund in which case the MPL fund is obliged to make the statutory complementary contribution.	No contributions.	

Table IV

## Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b>					
<b>1. Taxation of cash benefits</b>	The maternity allowance ( <i>Mutterschaftszulage</i> ) is not subject to taxation. Sickness benefit ( <i>Krankentaggeld</i> ) is subject to taxation.	Maternity cash benefits are subject to taxation.	Benefits are subject to taxation.	Parental Benefit ( <i>fødselspenger</i> ) is subject to taxation. Maternity Grant ( <i>engangsstønad ved fødsel</i> ) is not subject to taxation.	Maternity benefit ( <i>Wochengeld</i> ) not subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	No tax reduction. Taxation begins with annual incomes of CHF 24,000 (€ 16,520).	For tax purposes social security benefits replacing income are treated as earnings.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	No tax reductions.	Not applicable. Benefits are not subject to taxation.
<b>3. Social security contributions from benefits</b>	No direct deductions.	Contribution deduction for health care, long term care insurance and pension insurance.	Sickness Benefit Act ( <i>Ziektewet, ZW</i> ) and Self-employed Persons Disability Insurance Act ( <i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i> ): Social insurance contributions for the General Surviving Relatives Act ( <i>Algemene Nabestaandenwet, ANW</i> ), the General Exceptional Medical Expenses Act ( <i>Algemene wet bijzondere ziektekosten, AWBZ</i> ), the General Old-Age Pensions Act ( <i>Algemene Ouderdowswet, AOW</i> ) and, in some cases, the Health Insurance Act ( <i>Ziekentfondswet, ZFW</i> ) are deducted from the benefits. Furthermore, contributions for the Unemployment Benefit Act ( <i>Werkloosheidswet, WW</i> ) are deducted from the <i>ZW</i> -benefit, and from the <i>WAZ</i> benefit a contribution is deducted that equals the <i>WW</i> -contribution.	Parental Benefit ( <i>fødselspenger</i> ): Normal rate contributions. Maternity Grant ( <i>engangsstønad ved fødsel</i> ): No contributions.	No contributions.

# Maternity

Table IV

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Statutory Maternity Pay is subject to taxation. Maternity Allowance is not subject to taxation.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>
Not applicable. Benefits are not subject to taxation.	Taxation depends on the annual income of the individual or family. Lower threshold for taxation: <ul style="list-style-type: none"> <li>• Single persons: from CHF 1,483 (€ 1,021) to CHF 18,852 (€ 12,976) depending on the canton/ federal tax: CHF 20,102 (€ 13,837).</li> <li>• Married couple without children: from CHF 7,425 (€ 5,111) to CHF 26,005 (€ 17,900) depending on the canton/ federal tax: CHF 32,508 (€ 22,376).</li> <li>• Married couple with two children: from CHF 15,000 (€ 10,325) to CHF 38,031 (€ 26,178) depending on the canton/ federal tax: CHF 45,662 (€ 31,430).</li> </ul>	No tax reductions.	No tax reductions.	Statutory Maternity Pay: See table III "Sickness - cash benefits". Maternity Allowance: Not applicable.	
No contributions.	No contributions.	Not applicable.	No contributions.	Statutory Maternity Pay treated as earnings. Contributions payable in accordance with Table I.	



I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

**V Invalidity**

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

XII Long-term care

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	Health Care and Sickness Benefit Compulsory Insurance Act ( <i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i> ), co-ordinated on 14 July 1994.	Law of 16 May 1984, amended.	Social Code ( <i>Sozialgesetzbuch</i> ), Book VI, introduced by the Pension Reform Act ( <i>Rentenreformgesetz</i> ) of 18 December 1989, amended by the law of 23 July 2002.	Law No. 1846/51 of 14 June 1951, last amended on 24 December 1997 with the publication of Law No. 2556/97. Law No. 3029/02 of 11 July 2002.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	Compulsory social insurance scheme for employees with earnings-related benefits.	Universal protection scheme for all inhabitants: National pension as disability pension ( <i>førtidspension</i> ).	Compulsory social insurance scheme for employees and certain groups of self-employed with earnings-related cash benefits.	Compulsory social insurance scheme for employees with contribution-related benefits.	<b>Basic principles</b>

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>O.M. (Order) of 15 April 1969. Royal Decree No. 1300/95 of 21 July 1995.</p> <p>Legislative Royal Decree No. 1/94 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree No. 1647/97 of 31 October 1997.</p> <p>Royal Decree Law No. 16/2001 of 27 December 2001.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>). L 341-1 and following.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Social Security Act (<i>Lög um almannaþryggingar</i>) No. 117/1993 of December 1993 with later amendments.</p> <p>Social Assistance Act (<i>Lög um félagslega aðstoð</i>) No. 118/1993 of December 1993 with later amendments.</p> <p>Act on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldutryggingu lífeyrisréttinda og starfsemi lífeyrissjóða</i>) No. 129/1997 of December 1997 with later amendments.</p> <p>Disability Act (<i>Lög um málefni fatlaðra</i>) No. 59/1992 of June 1992 with later amendments.</p>	<p>Law No. 222 of 12 June 1984. Law No. 335 of 8 August 1995.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees and assimilated groups with contribution-related benefits in case of permanent incapacity (<i>incapacidad permanente</i>).</p>	<p>Compulsory social insurance scheme for employees with earnings-related pensions.</p>	<p>Compulsory social insurance scheme for employees with flat-rate benefits.</p>	<p>Dual system: Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.</p>	<p><b>Basic principles</b></p>



Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	<p>First pillar (1. Säule): Invalidity Insurance Act (<i>Gesetz über die Invalidenversicherung</i>), LGBl. 1960 No. 5.</p> <p>Second pillar (2. Säule): Company Staff Welfare Act (<i>Gesetz über die betriebliche Personalvorsorge</i>), LGBl. 1988 No. 12.</p> <p>All acts are in force in their modified version.</p>	<p>Book III of Social Insurance Code (<i>Code des assurances sociales</i>) in the terms following the Law of 27 July 1987.</p>	<p>Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>).</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>).</p> <p>Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>).</p>	<p>National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapters 6 and 12.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), of 9 September 1955 with amendments.</p>
<b>Basic principles</b>	<p>First pillar (1. Säule): Compulsory universal social insurance scheme (subsistence provision) for all persons with residence or economic activity (employees and self-employed) in Liechtenstein with contribution-based benefits (fictitious contributions may be considered).</p> <p>Second pillar (2. Säule): Compulsory social insurance scheme (protection of the standard of living) for employees with contribution-based benefits.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the duration of the affiliation (flat-rate) and on contributions (earnings-related).</p>	<p>The Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>) entitles disabled employees under the age of 65 to a benefit if they are still at least 15% unfit for accepted employment after 52 weeks of disability.</p> <p>The Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>) is intended as insurance to provide those persons who are not employees in terms of an employee-employer relationship, but who earn an income from work, with a benefit in the case of disablement.</p> <p>The Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>) makes provision for a minimum benefit for young handicapped people.</p>	<p>The National Insurance Scheme (<i>folketrygden</i>) is a universal compulsory scheme. The pension system of the scheme consists of three key elements:</p> <ul style="list-style-type: none"> <li>• Basic pension (<i>grunnpensjon</i>) based on periods of residence.</li> <li>• Earnings-related supplementary pension (<i>tilleggspensjon</i>) based on annual pension points (<i>pensjonspoeng</i>) reflecting the level of income.</li> <li>• Special supplement (<i>sært tillegg</i>) to those entitled to no supplementary pension or to a supplementary pension below the amount of the special supplement. In the latter case only the differential is paid.</li> </ul> <p>"Pay-as-you-go"-system.</p>	<p>Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.</p>

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Statutory Order 329/93 of 25.9.1993. Statutory Order 265/99 of 14.7.1999. Statutory Order 309-A/2000 of 30.11.2000. Government decree 359/99 of 18.5.1999. Statutory Order 35/02 of 19.2.2002.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Federal Law on Invalidity Insurance of 19 June 1959 (<i>LAI</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>). <i>2<sup>nd</sup> pillar (statutory minimum):</i> Federal Law on Occupational Benefit Plans concerning Old-age, Survivors and Invalidity of 25 June 1982 (<i>LPP</i>). The <i>LPP</i> only lays down minimum provisions. Pension institutions may provide more extensive cover in their internal regulations. Here we deal only with the legal minimum scheme.</p>	<p>National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>). Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>). Employees' Pensions Act 395/1961 (<i>Työntekijän eläkelaki, TEL</i>). Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>). Local Government Employees' Pensions Act 202/1964 (<i>KVTEL</i>). State Employees' Pensions Act 280/1966 (<i>VEL</i>). Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KiEL</i>). Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>). Farmers' Pensions Act 467/1969 (<i>MYEL</i>). Pension Act for Performing Artists and Certain Other Employee Groups 1056/1998 (<i>TaEL</i>).</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments. Car allowance Act (<i>Lag om bilstöd till handikappade</i>) of 1988. Attendance allowance Act (<i>Lag om assistansersättning</i>) of 1993. Housing Supplement for Pensioners Act (<i>Lag om bostadstillägg till pensionärer</i>) of 1994. Handicap and Care allowance Act (<i>Lag om handikappersättning och vårdbidrag</i>) of 1998.</p>	<p>Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits related to the registered earnings and to the duration of affiliation.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Universal insurance that must cover the basic needs in an appropriate way. <i>2<sup>nd</sup> pillar (statutory minimum):</i> Compulsory insurance for employees above a certain salary. Combined with the 1<sup>st</sup> pillar, it must enable the maintenance of the previous standard of living in an appropriate way.</p>	<p>Dual system: (1) insurance system (employment pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers) and (2) universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension. The pension schemes are integrated and when employment pension (<i>Työeläke</i>) exceeds a given limit, no national pension (<i>Kansaneläke</i>) is paid.</p>	<p>Compulsory public system for all insured persons.</p>	<p>Compulsory social insurance scheme for employees and self-employed with flat rate <i>Long-term Incapacity benefit</i>.</p>	<p><b>Basic principles</b></p>

**Table V**

**Invalidity**

	<b>Belgium</b>	<b>Denmark</b>	<b>Germany</b>	<b>Greece</b>	
<b>Field of application</b>	Employees.	All resident nationals.	Employees. Handicapped persons incapable for work.	Employees.	<b>Field of application</b>
<b>Exemptions from compulsory insurance</b>	No exemptions.	Not applicable.	No compulsory insurance for employees with only insignificant employment (up to €325 per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.	<b>Exemptions from compulsory insurance</b>

## Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
Employees.	Employees.	With some exceptions all persons aged 16 years or over, employed under a contract of service or apprenticeship, including public servants recruited after 6 April 1995.	National pension ( <i>lífeyrir almanna-trygginga</i> ): All residents aged 16-66 inclusive. Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): All insured employees and self-employed persons aged 16-70.	Employees of the private sector.	<b>Field of application</b>
All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	No exemptions.	Persons with weekly earnings of less than €38 per week, the self-employed and civil and public servants recruited before April 1995.	National pension ( <i>lífeyrir almanna-trygginga</i> ): No exemptions. Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): No exemptions.	No exemptions.	<b>Exemptions from compulsory insurance</b>

Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Field of application</b>	<p>First pillar (<i>1. Säule</i>): All employed persons (employees and self-employed persons), and unemployed residents.</p> <p>Second pillar (<i>2. Säule</i>):</p> <ul style="list-style-type: none"> <li>• Self-employed and unemployed persons, who have turned 18, must make contributions in the First pillar and have an annual income of more than CHF 24,720 (€ 17,015).</li> <li>• Voluntary insurance for employees who are not required to pay contributions and for self-employed persons who have employees.</li> </ul>	<p>All persons carrying on a professional activity (employees and self-employed). Possible voluntary insurance.</p>	<p><i>WAO</i>: All employees under the age of 65.</p> <p><i>WAZ</i>: All self-employed persons, as well as their spouses who help in the business and professional practitioners under the age of 65.</p> <p><i>Wajong</i>: Residents of the Netherlands under the age of 65 who</p> <ul style="list-style-type: none"> <li>• are incapable for work when reaching the age of 17 or</li> <li>• have become disabled since that date and were students for period of at least 6 months in the year immediately prior to that date.</li> </ul>	<p>Compulsory coverage from the age of 16 for all residents independent of occupational activity. Supplementary pension (<i>tilleggspensjon</i>) covers all occupationally active, whether dependent workers, freelancers or self-employed.</p>	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Persons who do not have a formal employment contract but essentially work like an employee (e.g. no own organisational structure, perform their services themselves).</li> <li>• Persons voluntarily insured.</li> </ul>
<b>Exemptions from compulsory insurance</b>	<p>First pillar (<i>1. Säule</i>): Diplomatic privileges; at the same time insurance abroad; short-term insurance membership.</p> <p>Second pillar (<i>2. Säule</i>): For example employees who already have compulsory insurance or are involved in an independent activity in their primary profession; employees who are at least two-thirds invalid, or in case of double financial burdens (in the case of an equivalent insurance abroad).</p>	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	<p>No exemptions.</p>	<p>No exemptions, but no pension points (<i>pensjonspoeng</i>) are set for the occupationally active with an annual income below the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 54,170 (€ 7,454).</p>	<p>No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 309.38 per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.</p>

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
All insured employees.	<p><i>1<sup>st</sup> pillar (basic scheme):</i> All persons domiciled in Switzerland or gainfully employed there.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• Employees over the age of 17, affiliated to the 1<sup>st</sup> pillar and receiving from the same employer an annual salary greater than CHF 25,320 (€ 17,428).</li> <li>• Beneficiaries of unemployment insurance daily allowances.</li> <li>• Optional insurance for employees not covered by compulsory insurance and for the self-employed.</li> </ul>	<p>National pension (<i>Kansaneläke</i>): Compulsory coverage for all residents aged 16 to 65.</p> <p>Employment pension (<i>Työeläke</i>): All insured employees aged 14 to 65 and self-employed persons aged 18 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act, TEL) adapting the general principles to different circumstances.</p>	All insured persons in the ages 16-64 years and disabled children under 16 years of age.	Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.	<b>Field of application</b>
No exemptions.	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>• In the case of a double burden (simultaneous foreign insurance).</li> <li>• In the case of compulsory insurance for a short time only.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• Employees for which the employer is not required to pay contributions for the 1<sup>st</sup> pillar.</li> <li>• Employees gainfully employed for less than 3 months.</li> <li>• Employees that already have compulsory insurance or whose main occupation is freelance work.</li> <li>• Persons with at least 2/3 invalidity.</li> <li>• Certain members of the family of a farmer working in his company.</li> <li>• In the case of a double burden (simultaneous foreign insurance).</li> </ul>	<p><i>Employees:</i> No exemptions.</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds €5,381.31 for self-employed and €2,690.66 for farmers.</p>	No exemptions.	No contributions and no benefits for persons with earnings below the Lower Earnings Limit ( <i>LEL</i> ) GBP 75 (€115) per week or for self-employed persons with annual earning less than GBP 4,025 (€6,173).	<b>Exemptions from compulsory insurance</b>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>Risk covered</b> <b>Definitions</b>	A worker who, as a result of sickness or infirmity, cannot earn more than one third of the normal earnings of a worker in the same category and with the same training is considered as invalid.	<p><i>Pensions since 1.1.2003:</i> Reduction of the capacity for work in an extent that the person cannot assure his/her subsistence.</p> <p><i>Until 31.12.2002:</i> A person aged between 18 and 65 whose capacity for work is permanently reduced by at least half due to a mental or physical incapacity is considered as invalid.</p> <p>A person aged between 50 and 65 may enjoy an early pension if this is necessary for health and/or social reasons.</p>	<ul style="list-style-type: none"> <li>• Total incapacity (<i>voll erwerbsgemindert</i>): situation of an insured person when, as result of sickness or infirmity, she or he is not able to work during an indefinite period for at least 3 hours a day in the regular labour market conditions.</li> <li>• Partial incapacity (<i>teilweise erwerbsgemindert</i>): situation of an insured person when, as result of sickness or infirmity, she or he is not able to work during an indefinite period for at least 6 hours a day in the regular labour market conditions.</li> </ul> <p>The insured persons born before 2 January 1961 can still apply for a partial incapacity pension (<i>Rente wegen teilweiser Erwerbsminderung</i>) if they are incapable for their habitual occupation i.e. if they are not able to work more than 6 hours a day in their former occupation or any other reasonable occupation.</p>	A person is considered to be suffering from severe invalidity when, as a result of illness or physical or mental disability which appeared or worsened after affiliation, he or she cannot earn more than a fifth of the normal earnings of a worker in the same category or training during at least 1 year.	<b>Risk covered</b> <b>Definitions</b>
<b>Conditions</b> <b>1. Minimum level of incapacity for work</b>	66.66%.	<p><i>Pensions since 1.1.2003:</i> Incapacity for work (see above).</p> <p><i>Until 31.12.2002:</i> 50%.</p>	<p>Partial incapacity (<i>teilweise Erwerbsminderung</i>): Capacity for any work between 3 and 6 hours a day.</p> <p>Total incapacity (<i>volle Erwerbsminderung</i>): Capacity for any work less than 3 hours a day.</p>	50%.	<b>Conditions</b> <b>1. Minimum level of incapacity for work</b>

# Invalidity

Spain	France	Ireland	Iceland	Italy	
<p>Permanent incapacity (<i>incapacidad permanente</i>): Situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/her partially or totally incapable of work.</p>	<p>A worker who, as a result of sickness or infirmity, can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category with the same training and in the same region.</p> <p>The worker is classified under Group 1 if he is none the less still considered capable of being gainfully employed and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person.</p>	<p>Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent. If incapacity is of such a nature that the person will be incapable of work for life, the 12 month condition may not have to be satisfied.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <ul style="list-style-type: none"> <li>• A person between 16 and 67 years of age whose permanent disability is assessed at a minimum of 75% as a result of a medically recognised disease or invalidity.</li> <li>• Persons who have lost at least one half of their working capacity and fulfil all conditions other than those relating to the degree of invalidity are entitled to an invalidity allowance (<i>örorkustyrkur</i>).</li> </ul> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Incapacity assessed at 50% or more and income is reduced due to the incapacity.</p>	<p>A worker whose earning ability, in occupations suited to his capacity, is permanently reduced to at least one third as a result of sickness or infirmity (physical or mental) is considered as invalid for the purpose of invalidity allowance (<i>assegno ordinario d'invalidità, AOI</i>).</p> <p>The incapacity pension (<i>pensione di inabilità</i>) is payable to the insured person who is absolutely and permanently incapable of any occupational activity, as a result of sickness or infirmity (physical or mental).</p>	<p><b>Risk covered</b></p> <p><b>Definitions</b></p>
<p>33%.</p>	<p>66.66%.</p>	<p>Permanently incapable of work.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): 50%.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): 50%.</p>	<p>Invalidity allowance: 66%</p> <p>Incapacity pensions: 100%</p>	<p><b>Conditions</b></p> <p><b>1. Minimum level of incapacity for work</b></p>



Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Risk covered</b>					
<b>Definitions</b>	<p>A person is deemed invalid as soon as his or her earning capacity is permanently impaired due to his or her health situation. There is no professional incapacity pension but only a pension for persons incapable of work.</p> <p>The income a person "could be expected to earn as an invalid" ("invalidity income", <i>Invalideinkommen</i>) is compared to what they "expected to earn as a healthy person" ("healthy person's income" or <i>Valideneinkommen</i>) to assess invalidity. The "loss of income due to invalidity" (difference between the healthy person's income and the invalidity income) in percentages of the healthy person's income corresponds to the degree of invalidity.</p> <p>Example: Invalidity income CHF 3,000, healthy person's CHF 5,000. Loss in earnings: 5,000 - 3,000 = CHF 2.000 = 40% of 5,000, and thus a degree of invalidity of 40%.</p>	<p>An insured person who, as a result of prolonged sickness or infirmity, has lost the working capacity to such a degree that he/ she is unable to carry on the occupation of the last post or another occupation suited to his/her capacity.</p>	<p>A person is considered completely or partially incapable of working when, as a result of sickness or infirmity, he/she cannot earn the same as healthy workers with similar training and equivalent skills normally earn at the location where he/she works or most previously worked, or in the vicinity. No distinction is made as to the cause of incapacity (invalidity or employment injury).</p>	<p>Pension: Permanent incapacity for work due to illness, injury or deformity. The medical condition must be the main cause of the incapacity or reduction of the capacity for work.</p>	<p>Incapacity for habitual occupation (<i>Berufsunfähigkeit</i>): if the capacity for work of a qualified manual worker or white-collar employee has been reduced because of his physical or mental state to less than 50% of a healthy person with similar education and experience.</p> <p>Total incapacity (<i>Erwerbsunfähigkeit</i>): if a manual worker because of his physical or mental state is no longer able to earn at least half of the income when performing any activity whatsoever which a healthy person could earn performing this activity.</p> <p>Invalidity (<i>Invalidity</i>): if a manual worker or white collar employee over 57 years of age because of his physical or mental state is no longer able to perform a professional activity which has been performed during at least 120 months in the last 180 months previous to the day of reference. A reasonable change of the activity has to be considered.</p>
<b>Conditions</b>					
<b>1. Minimum level of incapacity for work</b>	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> <li>• 40% for a quarter pension,</li> <li>• 50% for a half pension,</li> <li>• 66 <sup>2</sup>/<sub>3</sub>% for a full pension.</li> </ul> <p>Second pillar (<i>2. Säule</i>): No minimum level.</p>	No minimum level.	<p>WAO: 15%</p> <p>WAZ/ Wajong: 25%</p>	50%.	50%.

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Any worker who, before reaching retirement age, becomes unable to earn more than one third of a normal wage, as a result of an illness or accident not covered by the specific legislation on employment injuries and occupational diseases.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> Invalidity is full or partial earnings incapacity, presumed to be permanent or of long duration. Invalidity may be due to congenital disease, sickness, or accident.</p>	<p><i>National and employment pensions:</i></p> <ul style="list-style-type: none"> <li>• Disability pension (<i>Työkyvyttömyyseläke</i>): an insured person who has lost his work capacity through illness and whose incapacity is estimated to last for at least one year.</li> <li>• Rehabilitation cash benefit (<i>Kuntoutustuki</i>): an insured person whose ability to work is assessed to be restorable by rehabilitation.</li> <li>• Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): an insured person born in 1943 or earlier, who has had a long working career and who is incapable of continuing at his/her present employment because of work-related stress and fatigue and other factors.</li> </ul>	<p>Permanent or prolonged incapacity for work. Disabled children up to 16 years of age.</p>	<p>Incapacity for work by reason of physical or mental illness or disability in a period of incapacity for work where there has been entitlement, or deemed entitlement, to short-term incapacity benefit for 52 weeks.</p>	<p><b>Risk covered</b> <b>Definitions</b></p>
<p>Earnings capacity not more than 1/3 of normal occupation.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>• 40% for a quarter pension,</li> <li>• 50% for a half pension,</li> <li>• 66 2/3 % for a full pension.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• 50% for a half pension,</li> <li>• 66 2/3 % for a full pension.</li> </ul>	<p>National pension (<i>Kansaneläke</i>): No level specified. Employment pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> <li>• Disability pension (<i>Työkyvyttömyyseläke</i>): No more than 2/5 of working capacity left.</li> <li>• Partial disability pension (<i>osatyökyvyttömyyseläke</i>): No more than 3/5 of working capacity left.</li> <li>• Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): no level specified.</li> </ul>	<p>25%.</p>	<p>Incapable of all work (100%).</p>	<p><b>Conditions</b> <b>1. Minimum level of incapacity for work</b></p>

**Table V**

**Invalidity**

**Belgium**

**Denmark**

**Germany**

**Greece**

**2. Period for which cover is given**

From the day after the end of the primary period of incapacity (1 year) until retirement age.

Maximum age: 64 years (66 for those who had reached the age of 60 on 1.7.1999; there is a transition period until 1.7.2002).

From the first day of the month following the decision, or at the latest, the first day of the fourth month following the acceptance of the claim by local authorities (the day of the beginning of the examination of the file).

From the end of the month in which the conditions are fulfilled.

At the age of 65, pension is converted into old-age pension.

From the date when invalidity is deemed to exist. Periodically (after 1 or 2 years depending on circumstances) the insured persons are re-assessed by the health committees.

**2. Period for which cover is given**

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>From the date on which the responsible body declares claimant to be permanently incapable (Normally this will be an assessment of the existing permanent incapacity).</p>	<p>From the date the state of invalidity is deemed to exist or at the end of payment of the sickness cash benefits (<i>indemnités journalières de maladie</i>) (3 years) or when the medical report states invalidity where this results from premature physical deterioration.</p> <p>At the age of 60, the pension is replaced by the old-age pension (<i>pension de vieillesse</i>).</p>	<p>From the date when the state of permanent invalidity is deemed to exist (normally after sickness benefit period of at least 12 months). Unlimited duration. Maximum age: None.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Maximum age 66 years. From the 1<sup>st</sup> day of the month following the decision. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Maximum age 66. No sooner than 3 months following the occurrence of disability or from the 1<sup>st</sup> day of the month following the decision for as long as the conditions are fulfilled.</p>	<p>From the month following the application of the party concerned or the statement of invalidity or incapacity. Maximum age: Retirement age.</p>	<p><b>2. Period for which cover is given</b></p>

Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria																		
<b>2. Period for which cover is given</b>	<p>First pillar (<i>1. Säule</i>): From the end of the first year that an incapacity to work gives pension entitlement through to the end of the invalidity or until the invalidity pension is replaced by an old-age pension (<i>Altersrente</i>).</p> <p>Second pillar (<i>2. Säule</i>): From the beginning of the incapacity to work that gives entitlement to a pension. There is no obligation to grant a pension as long as wages are paid or daily cash benefits (<i>Taggeld</i>) of the sickness or accident insurance.</p> <p>Pensions continue until the end of the invalidity or at most until the insured persons reach retirement age. They then become entitled to a retirement pension.</p>	<p>For permanent incapacity (<i>incapacité permanente</i>): immediately.</p> <p>For temporary incapacity (<i>incapacité temporaire</i>): on expiry of entitlement to sickness benefit (<i>indemnité pecuniaire de maladie</i>) or, failing such entitlement on expiry of an invalidity period of 6 months without interruption.</p> <p>At 65, replaced by old-age pension (<i>pension de vieillesse</i>).</p>	<p>WAO: From the end of the period for which Sickness Benefits is paid.</p> <p>Initial Benefit (<i>loondervingsuitkering</i>): The duration of this benefit depends on the employee's age on the date of commencement of WAO benefit:</p> <table border="1"> <thead> <tr> <th>Age when qualifying for WAO-benefit</th> <th>Duration of the benefit</th> </tr> </thead> <tbody> <tr> <td>up to 32</td> <td>0 years</td> </tr> <tr> <td>33 - 37</td> <td>0.5 year</td> </tr> <tr> <td>38 - 42</td> <td>1 year</td> </tr> <tr> <td>43 - 47</td> <td>1.5 year</td> </tr> <tr> <td>48 - 52</td> <td>2 years</td> </tr> <tr> <td>53 - 57</td> <td>3 years</td> </tr> <tr> <td>58</td> <td>6 years</td> </tr> <tr> <td>59 and over</td> <td>until age of 65</td> </tr> </tbody> </table> <p>Follow-up benefit (<i>vervolguitkering</i>): This benefit may be paid out until the recipient reaches the age of 65.</p> <p>WAZ / Wajong: After 52 weeks of incapacity for work until the age of 65.</p>	Age when qualifying for WAO-benefit	Duration of the benefit	up to 32	0 years	33 - 37	0.5 year	38 - 42	1 year	43 - 47	1.5 year	48 - 52	2 years	53 - 57	3 years	58	6 years	59 and over	until age of 65	<ul style="list-style-type: none"> <li>Disability pension (<i>uførepensjon</i>): Between 18 and 67 years of age.</li> <li>Basic benefit (<i>grunnstønad</i>) (to cover extra expenses due to the medical condition) and attendance benefit (<i>hjelpstønad</i>). No lower or upper age limit, except for transport expenses where the extra need arises after 70 years of age.</li> </ul>	<p>From the 1st day of the month following the contingency or the application.</p> <p>The pension is granted for a period of 24 months. A new application must be made to extend the period.</p> <p>After retirement age the invalidity pension is granted to the same amount. It is possible to transfer the invalidity pension into an old-age pension on the basis of an application.</p>
Age when qualifying for WAO-benefit	Duration of the benefit																						
up to 32	0 years																						
33 - 37	0.5 year																						
38 - 42	1 year																						
43 - 47	1.5 year																						
48 - 52	2 years																						
53 - 57	3 years																						
58	6 years																						
59 and over	until age of 65																						

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>From first day of month in which claim was submitted or day determined by the medical board for the determination of permanent invalidity (<i>Comissão de verificação da incapacidade permanente</i>) until retirement age.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Throughout the contingency. (Transformation of the invalidity pension into an old-age pension at 63 years for women and 65 years for men)</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Throughout the contingency.</p>	<p><i>Both national and employment pensions:</i></p> <ul style="list-style-type: none"> <li>• Disability pension (<i>Työkyvyttömyyseläke</i>): From the end of the maximum period of payment of sickness benefit (300 days) for as long as the conditions are fulfilled. At the age of 65 the disability pension is automatically converted into old-age pension.</li> <li>• Rehabilitation cash benefit (<i>Kuntoutustuki</i>): From the end of the maximum period of payment of sickness benefit (300 days) when the disability pension is awarded on a temporary basis as rehabilitation cash benefit.</li> <li>• Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): From the entitlement to the pension for as long as the conditions are fulfilled, converted automatically to old-age pension at the age of 65.</li> </ul>	<p>Activity compensation (<i>aktivitetsersättning</i>): From 19 to 29 years of age.</p> <p>Sickness compensation (<i>sjukersättning</i>): From 30 to 64 years of age.</p> <p>Care allowance for disabled child (<i>vårdbidrag</i>): Payable to a parent who takes care of a disabled child under 16 years of age.</p> <p>Handicap allowance (<i>handikappersättning</i>): Payable to a person from 16 years of age who before the age of 65 has been disabled in such a way that he or she needs special help or has special expenses because of the handicap.</p>	<p>Long-term incapacity benefit: After one year of incapacity until state pension age (65 for men, 60 for women).</p>	<p><b>2. Period for which cover is given</b></p>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>3. Minimum period of affiliation for entitlement</b>	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67 (67 for those who had reached the age of 60 on 1.7.1999; there is a transition period until 1.7.2002). Foreigners: 10 years of residence, 5 of which immediately previous the pension request. At the age of 65/67 the pension is automatically converted into an old-age pension.	<i>Employees:</i> 60 months, of which 36 contribution months in the 5 years before onset of complaint. Requirement considered to be fulfilled when the insured person's capacity for work has been impaired by certain occurrences (e.g. employment injury) or under certain circumstances. <i>Handicapped persons incapable for work:</i> 240 months of insurance.	<i>Persons insured before 31.12.1992:</i> 4,500 working days during the whole active life required, or period of contributions depending on age: 21 years: 300 days 22 years: 420 days 23 years: 540 days 24 years: 660 days 53 years: 4.140 days 54 years: 4.200 days If none of these conditions are fulfilled, 1.500 working days are required, 600 of those in the 5 years preceding the invalidity. In case of employment injury and occupational disease: no minimum period of membership. If injury took place out of the workplace, 2,225 or 750 working days (of which 300 in the last 5 years preceding the invalidity) are required. <i>Persons insured since 1.1.93:</i> • Working days: 4,500 working days or 15 years of insurance, 1,500 working days (600 within the 5 years preceding the invalidity) or 5 years of insurance. • Contribution period (depending on age): Up to the age of 21: 300 days (or 1 year of insurance). This time increases progressively up to 1,500 contribution days, if for each year beyond the age of 21, an average of 120 days (or 5 months of insurance) can be added. Employment injury and occupational disease: Full eligibility starts if one day insured. Injury due to an accident not occurred at the place of work: Eligibility as soon as 50% of the conditions for invalidity as result of normal disease are fulfilled.	<b>3. Minimum period of affiliation for entitlement</b>
<b>Benefits</b> <b>1. Determining factors for the amount of benefits</b>	Lost earnings and family situation.	Incapacity level and social reasons.	Amount of employment income insured through contributions during the entire insured life.	Amount of the wage, number of insured years and degree of invalidity.	<b>Benefits</b> <b>1. Determining factors for the amount of benefits</b>

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>Permanent incapacity (<i>incapacidad permanente</i>):</p> <ul style="list-style-type: none"> <li>Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to incapacity.</li> <li>Regularly insured person over 26 years: A quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of 5 years.</li> </ul> <p>One fifth of contribution period must fall within the 10 years prior to the causal event.</p> <p>Larger qualifying period if not regularly insured.</p> <p>No period of contributions is required if the disability is caused by an industrial or non-industrial accident or occupational disease.</p>	<ul style="list-style-type: none"> <li>Regularly insured for at least 12 months before the first day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition.</li> <li>The insured must have paid a minimum of contributions on 2,030 minimum wage (<i>salair minimum interprofessionnel de croissance, SMIC</i>) per hour in the 12 months preceding the realisation of the risk, of which 1,015 during the first six months or prove 800 working hours in the last 12 months, of which 200 hours during the first three months preceding the realisation of the risk.</li> </ul>	<ul style="list-style-type: none"> <li>At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid.</li> <li>At least 48 weekly contributions paid or credited during the contribution year preceding the claim.</li> </ul>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): At least 3 years of residence prior to submitting the claim.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension fund member must have contributed to a pension fund for at least 2 years.</p>	<p>General invalidity: 5 contribution years with at least 3 during the last 5 years.</p> <p>Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions.</p>	<p><b>3. Minimum period of affiliation for entitlement</b></p>
<p>Degree of incapacity and calculation basis and rate according to the degree of incapacity.</p>	<p>Average annual salary during the 10 best insurance years in between the 1<sup>st</sup> January 1948 and the date prior to work interruption; category of incapacity.</p>	<p>Flat-rate amounts depending on age.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Incapacity level, residence period in Iceland and income.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Incapacity level and accrued pension amount in accordance with accrued pension points increased with additional accrual years credited up to retirement age.</p>	<p>Reference earnings and number of insurance years.</p>	<p><b>Benefits</b></p> <p><b>1. Determining factors for the amount of benefits</b></p>



Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Minimum period of affiliation for entitlement</b>	<p>First pillar (<i>1. Säule</i>): 1 year for entitlement to a pension. Second pillar (<i>2. Säule</i>): No waiting period.</p>	<p>12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlaps with assimilated periods of eligibility. No qualifying period if invalidity is caused by an injury of any kind or occupational disease, occurred during affiliation.</p>	<p>No qualifying conditions.</p>	<p>Disability pension (<i>uførepensjon</i>): 3 years of insurance immediately prior to the disability. If that condition is not met, an insured disabled may obtain a right to a pension a year after he last became insured, provided he has not been out of the scheme for more than a total of 5 years after the age of 16. Disabled who were under 26 and members of the National Insurance Scheme when they became disabled, are exempt of the 3-year-condition. Nor does the 3-year-condition apply to basic benefit (<i>grunnstønad</i>) or attendance benefit (<i>hjelpetønad</i>). Additional condition for a supplementary pension (<i>tilleggspensjon</i>): Having been credited pension points (<i>pensjonspoeng</i>) for 3 years.</p>	<p>Invalidity pension (<i>Invaliditätsrente</i>): "Eternal eligibility" (<i>ewige Anwartschaft</i>), see Table VI "Old-age", or 60 insurance months within the last 120 calendar months. After completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months; maximum after completion of age 60: 180 insurance months within the last 360 calendar months. The waiting period is not required if invalidity occurs on the grounds of an employment accident or an occupational disease or before the completion of age 27 if there are 6 insurance months.</p>
<b>Benefits</b>					
<b>1. Determining factors for the amount of benefits</b>	<p>First pillar (<i>1. Säule</i>): The amount of the pension is calculated on the basis of two factors: 1) the contribution period (to determine the pension scale, <i>Rentenskala</i>) and 2) the so-called "qualifying average annual income" (to determine the amount of the pension on the applicable pension formula). Second pillar (<i>2. Säule</i>): Amount of credited wages.</p>	<p>Number of insurance years, of assimilated periods (flat-rate pension part) and earnings taken into account (income-related pension part). Special supplements in case of early disability.</p>	<p><i>WAO: Initial benefit:</i> degree of disablement and the employee's last earned wage as well as his age on the date on which the benefit commences. <i>Continuing benefit:</i> Flat-rate basic amount plus flat-rate supplement depending on age. <i>WAZ:</i> Benefit depends on the degree of invalidity and the basic rate (the amount of lost earnings). In case of total incapacity, the maximum basic rate is the minimum wage. <i>Wajong:</i> Benefit depends on the degree of disability and the benefit basis. The basic rate for this benefit is the minimum (youth) wage.</p>	<ul style="list-style-type: none"> <li>• The degree of incapacity for work.</li> <li>• Length of insurance periods (actual past periods and stipulated future periods, up to a total of 40 years).</li> <li>• Number of pension point years (actual years in the past and stipulated future years, up to total of 40).</li> <li>• The level of income from work (in the 20 best years, if more than 20).</li> <li>• Family situation.</li> </ul>	<p>Amount of income and length of time insured.</p>

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Contributions paid or credited for 5 years. Other shorter periods in case of certain chronic sicknesses (e.g. HIV, cancer, multiple sclerosis). In special cases, after 1,095 days of sickness benefit and subject to endorsement by the Medical Board (<i>Comissão de verificação da incapacidade permanente</i>).</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> One year of contributions. <i>2<sup>nd</sup> pillar (statutory minimum):</i> No minimum period of affiliation.</p>	<p>National pension (<i>Kansaneläke</i>): 3 years of residence after the age of 16. Employment pension (<i>Työeläke</i>): Employees: none; accrual status from the first day of employment. Self-employed: 4 months.</p>	<p>Guaranteed compensation (<i>garanti-ersättning</i>): Periods of residence. Income related activity/sickness compensation (<i>inkomstrelaterad aktivitets/sjukersättning</i>): at least 1 year with income carrying pension rights within a frame period depending on the age of the recipient when the disability occurred:  <ul style="list-style-type: none"> <li>• 5 years for a person 53 years of age or older,</li> <li>• 6 years for a person from 50 to 52 years of age,</li> <li>• 7 years for a person from 47 to 49 years of age,</li> <li>• 8 years for a person 46 years of age or younger.</li> </ul>                     Care allowance for disabled child (<i>vårdbidrag</i>): residence.                      Handicap allowance (<i>handikappersättning</i>): residence.</p>	<p>Must have been entitled or deemed entitled to short-term incapacity benefit (see Table III) for 52 weeks in the period of incapacity for work.</p>	<p><b>3. Minimum period of affiliation for entitlement</b></p>
<p>Number of years covered by contributions. Average monthly earnings during the entire insurance period.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> The amount of the pension depends on the number of contribution years (which determines the pension scale) and the average annual income (which determines the amount of the pension in the applicable pension scale). <i>2<sup>nd</sup> pillar (statutory minimum):</i> The pension is calculated as a percentage of the retirement assets (retirement assets = contributions + interest).</p>	<p>National pension (<i>Kansaneläke</i>): Flat-rate amounts depending on duration of residence in Finland, and the amount of employment pension, marital status and municipality. Employment pension (<i>Työeläke</i>): Accrued pension amount increased with additional accrual years credited up to retirement age.</p>	<p>Amount of benefits depends on the degree of incapacity.</p>	<p>Personal Capability Assessment – a medical assessment which is used to determine if a person is considered as meeting the threshold of incapacity for benefit purposes.</p>	<p><b>Benefits</b> <b>1. Determining factors for the amount of benefits</b></p>

	Belgium	Denmark	Germany	Greece	
2. Calculation method, pension formula or amounts	<p>Normal allowance:</p> <ul style="list-style-type: none"> <li>• 65% of the lost earnings (subject to ceiling) if there are dependants,</li> <li>• 50% if single without dependants,</li> <li>• 40% if cohabiting person without dependants.</li> </ul> <p>Particular cases: The recipient, isolated or co-habitant without dependants, is entitled to a rate of 65% when it is acknowledged that he requires the assistance of a third party in order to perform the basic activities of daily living.</p>	<p><i>Pensions since 1.1.2003:</i> Disability pension (<i>førtidspension</i>): If income does not exceed a certain level, DKK 162,036 (€21,817) per year for persons living alone and DKK 137,724 (€18,543) for persons not living alone.</p> <p><i>Until 31.12.2002:</i> Pension according to incapacity level:</p> <ul style="list-style-type: none"> <li>• At least 50% and/or social reasons: disability pension (<i>førtidspension</i>) = basic amount (<i>grundbeløb</i>) + pension supplement (<i>pensionstillæg</i>) + (if applicable) pre-retirement amount (<i>førtidsbeløb</i>).</li> <li>• 67 to 99%: medium disability pension (<i>mellemste førtidspension</i>) = basic amount + invalidity amount (<i>invaliditetsbeløb</i>) + pension supplement.</li> <li>• 100%: maximum disability pension (<i>højeste førtidspension</i>) = basic amount + invalidity amount + incapacity for work amount (<i>erhvervsudygthedsbeløb</i>) + pension supplement.</li> </ul> <p>Basic amount (<i>grundbeløb</i>): DKK 54,204 (€7,298) per year, if income is not above a certain level.</p> <p>Invalidity amount (<i>invaliditetsbeløb</i>): DKK 26,364 (€3,550) per year. Married persons: DKK 22,464 (€3,025) per year each, if both qualify for this supplement or the invalidity allowance (<i>invaliditetsydelse</i>) (see "Other benefits").</p> <p>Incapacity for work amount (<i>erhvervsudygthedsbeløb</i>): DKK 36,396 (€4,900) per year. For married persons: DKK 26,328 (€3,545) per year each, if both qualify for this supplement.</p> <p>Pension supplement (<i>pensionstillæg</i>): DKK 25,464 (€3,428) per year on condition that the earnings of the pensioner and his/ her spouse do not exceed a certain level. For single pensioners the supplement amounts to DKK 54,564 (€7,347) per year.</p> <p>Pre-retirement amount (<i>førtidsbeløb</i>): If the disability pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKK 13,788 (€1,856) per year.</p> <p>Small supplement for pensioners living in the municipal areas where local taxes have risen over a certain amount.</p>	<p>Partial incapacity (<i>Teilweise Erwerbsminderung</i>): PEP x 0.5 x AR.</p> <p>Total incapacity (<i>Volle Erwerbsminderung</i>): PEP x 1.0 x AR.</p> <p>PEP = Personal Earnings Points (<i>persönliche Entgeltpunkte</i>). The number of income points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods. For an average income, one contribution year corresponds to one income point.</p> <p>AR = Current pension value (<i>aktueller Rentenwert</i>): Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries. The actual pension value amounts to €25.86 in the old <i>Länder</i> and €22.70 in the new <i>Länder</i>.</p>	<p><i>Persons insured before 31.12.1992:</i> percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings. The amount of the pension varies according to the degree of invalidity:</p> <ul style="list-style-type: none"> <li>• Severe invalidity (<b>BARIA ANA-PHRIA</b>): full pension;</li> <li>• Invalidity of 50%: pension reduced by 50%;</li> <li>• Invalidity of 67%: pension reduced by 25%.</li> </ul> <p>In case of total invalidity, a pension supplement is paid for care provided by a third person. The supplement cannot exceed €465.80 per month.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 2% of pensionable income. For those between 65 and 67 years, each insurance year beyond 35 years corresponds to 3%. The amount of the pension varies according to the degree of invalidity:</p> <ul style="list-style-type: none"> <li>• Severe invalidity (<b>BARIA ANA-PHRIA</b>): full pension;</li> <li>• Partial invalidity (<b>MERIKH ANA-PHRIA</b>): 50% of the pension;</li> <li>• Normal invalidity (<b>SUNHQHS ANA-PHRIA</b>): 75% of the pension.</li> </ul> <p>In case of total invalidity the supplement for attendance (<b>PROSAUXHSH SUNTAXHS LOGW ANAGKHS BOHQEIAS TRITOU PROSWPOU</b>) corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.</p>	2. Calculation method, pension formula or amounts

Spain	France	Ireland	Iceland	Italy	2. Calculation method, pension formula or amounts
<ul style="list-style-type: none"> <li>Partial permanent incapacity for the usual occupation (<i>incapacidad permanente parcial para la profesión habitual</i>): lump sum equal to 24 times monthly calculation basis used for calculation of sickness (see Table III).</li> <li>Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>): 55% of calculation basis. Increased by 20% if over 55 and out of work (pension of 75%). Pension may, at request of beneficiary, be redeemed by a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 54, subject to a minimum of 12 months).</li> <li>Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>): 100% of calculation basis.</li> <li>Severe incapacity (<i>Gran invalidez</i>): amount payable for absolute permanent incapacity (<i>incapacidad permanente absoluta</i>) plus 50%.</li> <li>Workers over 65 years of age who are not entitled to a retirement pension: 50% of the calculation basis regardless of the degree of incapacity declared.</li> </ul> <p>All pensioners receive 14 times monthly pension payment each year.</p>	<ul style="list-style-type: none"> <li>Group 1 (those still able to work): 30% of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period).</li> <li>Group 2: 50% of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period).</li> <li>Group 3 (those requiring help from another person): Group 2 pension + 40% supplement. Minimum supplement: per year € 11,160.72.</li> </ul>	<p><i>Invalidity pension:</i></p> <ul style="list-style-type: none"> <li>€ 130.30 per week, if aged under 65.</li> <li>€ 157.30 per week if aged between 65 and 80 years.</li> <li>€ 163.70 per week if recipient is aged 80 or over.</li> </ul>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Pension rights are calculated pro rata according to periods of residence. Minimum 3 years, maximum 40 years. Assumed years are taken into account up to the age of 67.</p> <p>Invalidity pension (<i>örorkulífeyrir</i>) for a single person according to incapacity level:</p> <p>Incapacity level of 75% and over:</p> <ul style="list-style-type: none"> <li>Full basic pension (<i>grunnlífeyrir</i>) of ISK 239,880 (€2,834) per year. Reduced when annual income criterion, except supplementary pension from pension funds, exceeds ISK 1,320,709 (€15,604) and withdrawn when it exceeds ISK 2,280,228 (€26,940).</li> <li>Full pension supplement (<i>tekjutrygging</i>) of ISK 424,008 (€5,010) per year. Reduced when income exceeds ISK 429,427 (€5,074) and withdrawn when income exceeds ISK 1,371,667 (€16,206).</li> <li>Additional pension supplement (<i>tekjutryggingarauki</i>) of ISK 183,084 (€2,163) per year. Reduced in case of other income and withdrawn when income exceeds ISK 273,260 (€3,228).</li> </ul> <p>Different amounts apply for married or co-habiting couples.</p> <p>Incapacity level of 50-75%: Full annual invalidity allowance (<i>örorkustyrkur</i>) ISK 179,904 (€2,126).</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension is calculated in accordance with rules prescribed in detail in the statutes of each individual pension fund. The general rule is that the pension is calculated in accordance with incapacity level and accrued pension points. Additional accrual years are credited up to the retirement age of 67 if certain conditions are fulfilled i.e. that the member has contributed to the fund for at least three of the four previous years and for at least six months during the last 12 months period.</p>	<p><i>Invalidity allowance:</i></p> <ul style="list-style-type: none"> <li>Earnings up to €36,960 (ceiling): 2% x n x S</li> <li>Partial amount up to €49,156.80 (ceiling x 1.33): 1.6% x n x S.</li> <li>Partial amount up to €61,353.60 (ceiling x 1.66): 1.35% x n x S.</li> <li>Partial amount up to €70,224.00 (ceiling x 1.90): 1.1% x n x S.</li> <li>Earnings over €70,224.00: 0.9% x n x S.</li> </ul> <p>n = number of years of insurance (max. 40) E = Reference earnings (see below).</p> <p><i>Incapacity pension formula:</i> See above for "Invalidity allowance".</p> <p><i>New System:</i> The conventional contribution constitutes 33% of the income for each contribution year. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension contribution is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). The minimum coefficient applies for those under 57. The reform awards pension supplements for total incapacity.</p>	

Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria																																						
2. Calculation method, pension formula or amounts	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> <li>The length of time contributions have been paid determines the applicable pension scale (<i>Rentenskala</i>); the amount of the pension varies within the pension formula between the highest and lowest amounts for a particular level on the basis of the qualifying average annual income (consisting of different factors: contributions, periods of education, spouse contributions, etc.).</li> <li>If contributions have been paid in full (if contributions have been paid without exception from the age of 20 until the insurance case arose), the insured person is entitled to a full pension (<i>Vollrente</i>) (pension formula 43): a maximum of CHF 2,110 (€ 1,452) and minimum of CHF 1,055 (€ 726) per month. If payment of contributions has been incomplete, the insured person is entitled to a partial pension (<i>Teilrente</i>) (pension formula 1 to 42).</li> <li>Pensions are paid 13 times a year (twice in December, the so-called Christmas bonus, <i>Weihnachtsgeld</i>).</li> </ul> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> <li>The invalidity benefit is defined in terms of the benefit, i.e. the benefit is established in terms of the lowest percentage of credited wages.</li> <li>Invalidity pension (<i>Invalidenrente</i>): In case of total invalidity, 30% of credited wages. In case of partial invalidity, the pension is established in proportion to the degree of invalidity.</li> <li>A capital settlement can be requested instead of an invalidity pension.</li> </ul>	<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part:</p> <ul style="list-style-type: none"> <li>flat-rate pension part (<i>majorations forfaitaires</i>): € 310.83 per month for 40 years' insurance;</li> <li>income-related pension part (<i>majorations proportionnelles</i>): 1.85% of total wage taken into account.</li> </ul> <p>For invalidity before age of 55: special flat-rate supplements (<i>majorations forfaitaires spéciales</i>) of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years) and special income-related supplements (<i>majorations proportionnelles spéciales</i>) for years remaining from commencement of entitlement until age 55. The rate of supplement is 1.85% of average salary gained between age 25 and the year of cessation.</p> <p>Allowance at the end of the year (<i>allocation de fin d'année</i>), of € 42.38 (in case of a complete career; otherwise proportional reduction).</p>	<p>WAO:</p> <p>Initial benefit:</p> <p>Daily allowance for incapacity level between:</p> <table> <tr> <td>15 - 25%:</td> <td>14.00% of 100/108 W</td> </tr> <tr> <td>25 - 35%:</td> <td>21.00% of 100/108 W</td> </tr> <tr> <td>35 - 45%:</td> <td>28.00% of 100/108 W</td> </tr> <tr> <td>45 - 55%:</td> <td>35.00% of 100/108 W</td> </tr> <tr> <td>55 - 65%:</td> <td>42.00% of 100/108 W</td> </tr> <tr> <td>65 - 80%:</td> <td>50.75% of 100/108 W</td> </tr> <tr> <td>80% or over:</td> <td>70.00% of 100/108 W</td> </tr> </table> <p>W = daily wages.</p> <p>Continuing benefit:</p> <p>For each year that a person is over 15 on the date on which his WAO benefit takes effect, 2% of the difference between his previous wage and the minimum wage is added to the minimum wage. The amount thus obtained is used as the basis in calculating the benefit rate. The benefit percentage depends on the degree of disablement. In addition holiday allowance of 8%, payable in May.</p> <p>WAZ:</p> <p>Daily allowance for incapacity level between:</p> <table> <tr> <td>25 - 35%:</td> <td>21.00% of MW</td> </tr> <tr> <td>35 - 45%:</td> <td>28.00% of MW</td> </tr> <tr> <td>45 - 55%:</td> <td>35.00% of MW</td> </tr> <tr> <td>55 - 65%:</td> <td>42.00% of MW</td> </tr> <tr> <td>65 - 80%:</td> <td>50.75% of MW</td> </tr> <tr> <td>80% and over:</td> <td>70.00% of MW</td> </tr> </table> <p>MW = the earned income, the maximum being the statutory minimum wage: € 62.02 per day.</p> <p>Wajong:</p> <p>Daily allowance for incapacity level between:</p> <table> <tr> <td>25 - 35%:</td> <td>21.00% of MYW</td> </tr> <tr> <td>35 - 45%:</td> <td>28.00% of MYW</td> </tr> <tr> <td>45 - 55%:</td> <td>35.00% of MYW</td> </tr> <tr> <td>55 - 65%:</td> <td>42.00% of MYW</td> </tr> <tr> <td>65 - 80%:</td> <td>50.75% of MYW</td> </tr> <tr> <td>80% and over:</td> <td>70.00% of MYW</td> </tr> </table> <p>MYW = the minimum of (youth) wage.</p>	15 - 25%:	14.00% of 100/108 W	25 - 35%:	21.00% of 100/108 W	35 - 45%:	28.00% of 100/108 W	45 - 55%:	35.00% of 100/108 W	55 - 65%:	42.00% of 100/108 W	65 - 80%:	50.75% of 100/108 W	80% or over:	70.00% of 100/108 W	25 - 35%:	21.00% of MW	35 - 45%:	28.00% of MW	45 - 55%:	35.00% of MW	55 - 65%:	42.00% of MW	65 - 80%:	50.75% of MW	80% and over:	70.00% of MW	25 - 35%:	21.00% of MYW	35 - 45%:	28.00% of MYW	45 - 55%:	35.00% of MYW	55 - 65%:	42.00% of MYW	65 - 80%:	50.75% of MYW	80% and over:	70.00% of MYW	<p>In principle the same as for old-age pension, see Table VI "Old-Age".</p> <p>Stipulated future insurance periods and stipulated future pension points (<i>pensjonspoeng</i>) will compensate for insufficient insurance and earning periods for those becoming disabled at an early age.</p> <p>Due to the fact that the system was introduced in 1967 and has yet to reach its full effect for old age pensioners, disability pensioners may receive a higher pension than the maximum indicated for old-age pension. Transitional rules linked to changes in the pension part of National Insurance with effect from 1992, also contribute in this direction, see Table VI "Old-Age".</p>	<p>2% of "E" per period of 12 insurance months.</p> <p>"E" = calculation basis (see below 3. Reference earnings or calculation basis").</p> <p>If a person becomes an invalid before completing 56½ years of age, the months preceding the age of 56½ are credited as insurance months. In this case, the supplement may not exceed 60% of highest calculation basis (<i>Bemessungsgrundlage</i>) (reference calculation).</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 2% per year of a set amount of € 643.54.</p> <p>The pension is paid 14 times per year.</p>
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# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	2. Calculation method, pension formula or amounts												
<p>Invalidity pension (<i>pensão de invalidez</i>): Monthly amount set up by the product of the reference earnings and the constitution rates of pension related to the contribution years:</p> <ul style="list-style-type: none"> <li>up to 20 contribution years: pension = 2% x N x RE N = number of contribution years RE = reference earnings.</li> <li>more than 20 contribution years: tapering rates varying between 2.3% and 2% are applied to certain RE brackets, which are indexed to the national minimum wage and vary between 1.1 and 8 times or more this wage.</li> </ul> <p>For persons insured until 31.12.2001, who completed their waiting period, the law lays down that pension is calculated whether according to regulation under decree 329/93, or under current regulation, or even according to the proportional implementation of both in order to be granted the highest amount. The same rules are valid for persons insured before 31.12.2001 whose pension will be begin between 1 January 2002 and 31 December 2016.</p>	<p><b>1<sup>st</sup> pillar (basic scheme):</b> The monthly pension consists of a fraction of the minimum old-age pension (fixed amount) and a fraction of the determining average annual income (variable amount). If the determining average annual income is less than or equal to CHF 37,980 (€26,143), the fixed amount of the pension is equal to CHF 781 (€538) and the variable amount is equal to the determining average annual income multiplied by 13/600. If the determining average annual income is greater than CHF 37,980 (€26,143), the fixed amount of the pension is equal to CHF 1,097 (€755) and the variable amount is equal to the determining average annual income multiplied by 8/600.</p> <p><b>2<sup>nd</sup> pillar (statutory minimum):</b> Annual pension = [a + b] x t a = assets acquired by the insured person at the time she/he becomes entitled to the invalidity pension (contributions + interest) b = projected assets up to the age giving entitlement to the old-age pension (without interest). The projected assets are calculated on the basis of the insured salary during the last insurance year by the pension institution. t = conversion rate = 7.2%</p>	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> <li>Disability pension (<i>Työkyvyttömyyseläke</i>): Full amount between €416.69 and €493.45 according to marital status and municipality. A full pension if resident of Finland, 80% of time after age 16 and before disability. Otherwise pension is adjusted to the length of residence. Reduced by 50% of the amount of Employment pension and other Finnish and foreign pensions.</li> </ul> <p>Employment pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> <li>Disability pension (<i>Työkyvyttömyyseläke</i>): Accrued pension 1.5% per accrual year. Accrual rates for credited period are: 1.5% up to age 50, for 50 – 59 years 1.2% and from 60 years 0.8%.</li> <li>Partial disability pension (<i>osatyökyvyttömyyseläke</i>): 50% of the full disability pension.</li> <li>Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): Equals the disability pension.</li> </ul>	<p>Activity/sickness compensation (<i>aktivitets-/sjukersättning</i>) is paid according to the degree of incapacity at a 100%, 75%, 50% or 25% compensation level. Maximum amounts per month:</p> <p>Activity compensation (<i>aktivitetsersättning</i>):</p> <table style="border: none;"> <tr> <td>before 21 years of age:</td> <td>SEK 6,755 (€740)</td> </tr> <tr> <td>from 21 to 23:</td> <td>SEK 6,916 (€758)</td> </tr> <tr> <td>from 23 to 25:</td> <td>SEK 7,077 (€775)</td> </tr> <tr> <td>from 25 to 27:</td> <td>SEK 7,238 (€793)</td> </tr> <tr> <td>from 27 to 29:</td> <td>SEK 7,398 (€811)</td> </tr> <tr> <td>from 29 to 30:</td> <td>SEK 7,559 (€828)</td> </tr> </table> <p>Sickness compensation (<i>sjukersättning</i>): min SEK 7,720 (€846), max SEK 15,440 (€1.692).</p> <p>Care allowance for disabled child (<i>vårdbidrag</i>): SEK 8,042 (€881).</p> <p>Handicap allowance (<i>handikappersättning</i>): SEK 2,220 (€243).</p>	before 21 years of age:	SEK 6,755 (€740)	from 21 to 23:	SEK 6,916 (€758)	from 23 to 25:	SEK 7,077 (€775)	from 25 to 27:	SEK 7,238 (€793)	from 27 to 29:	SEK 7,398 (€811)	from 29 to 30:	SEK 7,559 (€828)	<p>Long-term incapacity benefit (flat rate): GBP 70.95 (€109). Age addition: GBP 14.90 (€23) if incapacity began before age 35; GBP 7.45 (€11) if it began between 35 and 44.</p>	<p><b>2. Calculation method, pension formula or amounts</b></p>
before 21 years of age:	SEK 6,755 (€740)																
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Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>3. Reference earnings or calculation basis</b>	Invalidity benefit ( <i>indemnité d'invalidité/invaliditeitsuitkering</i> ) is calculated on the basis of lost daily earnings. Ceiling set at €99.2293.	Not applicable. Benefits are not dependent on previous earnings.	Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 2003 is: West: €5,100 East: €4,250	<i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement. From 1 January 2005, the insured person may choose as calculation basis the five best during the last ten years before retirement. <i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension. The monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions.	<b>3. Reference earnings or calculation basis</b>
<b>4. Non contributory periods credited or taken into consideration</b>	None.	Not applicable.	Credited substitute periods ( <i>Ersatzzeiten</i> ), credited assimilated periods ( <i>Anrechnungszeiten</i> ) (periods of sickness, rehabilitation, unemployment, studies or higher education over 17 years of age), credited child-raising periods ( <i>Berücksichtigungszeiten</i> ) (child-raising up to the age of 10 years) and credited compensation periods ( <i>Zurechnungszeiten</i> ) (added when the worker qualifies for invalid insurance before reaching the age of 60). Mothers or fathers born in 1921 (West) or 1927 (East) or later are credited with the first 12 months (36 months for children born from 1992 onwards) after the month of birth as an insured period, if they stayed at home to look after the child.	Periods during which a sickness benefit and an unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement), periods of participation in the Resistance during the Second World War, periods of military service (option of redemption of 3 annuities), periods of educational leave (option of redemption of 2 annuities), periods of parental leave to bring up the children (option of redemption for 3 months per child).	<b>4. Non contributory periods credited or taken into consideration</b>

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>Calculation basis is the quotient resulting from dividing the bases of contribution of the interested party during the 96 months prior to the one in which the event occurs by 112. The bases corresponding to the 24 months prior to the event will be calculated at their value the remaining will be updated, in accordance with the consumer price index (CPI), from the month to which the said bases correspond up to the month immediately prior to the one in which the period of non-updateable bases begins.</p> <p>In case of an accident other than at work, the calculation basis is obtained by dividing by 28 the income subject to contributions of a continuous period of 24 month within the last 7 years preceding the event giving rise to invalidity.</p> <p>Annual pension ceiling: €28,409.78.</p>	<p>Annual average salary, limited to the social security ceiling of €29,184 in 2003 which is adjusted every year by decree. The average salary is calculated on the basis of the 10 best years.</p>	<p>Benefits are flat-rate amounts, independent of previous earnings.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Not applicable. Flat-rate benefits depending on degree of incapacity, residence and income.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No earnings ceiling.</p>	<p>Reference earnings ("E"):</p> <ul style="list-style-type: none"> <li>• For those who on 31.12.92 had worked 15 years: average earnings during the last 5 years, with ceiling.</li> <li>• For those who on 31.12.92 had worked &lt; 15 years: average earnings over a variable period of between the last 5 and 10 years, with ceiling.</li> <li>• For those first employed since 1.1.1996, the calculation is based on the total of contributions of the entire working life.</li> </ul>	<p><b>3. Reference earnings or calculation basis</b></p>
<p>The first year of parental leave (<i>ex-cendencia por cuidado de hijo</i>) to bring up a child under three years is considered to be a period of effective contributions.</p>	<p>Periods during which daily benefits are granted for sickness, maternity, employment accidents, or a pension for permanent incapacity (<i>rente pour incapacité permanente</i>) of over 66.66%, each day of a course in a vocational rehabilitation establishment, each day of temporary detention.</p> <p>The periods are taken into account only if the salary received during the course of a calendar year is sufficient to validate at least one quarter's worth of insurance; if this is not the case the periods in question are not taken into account.</p>	<p>Contributions are credited for periods of unemployment, illness or maternity and may be taken into account in order to fulfil the contribution conditions in respect of the contribution year prior to a claim.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Assumed years are taken into account up to the age of 67.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension is calculated on earned and assumed pension points for the years to come until normal retirement age.</p>	<p><i>Incapacity pension:</i> As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.</p> <p><i>New System:</i> The minimum actuarial coefficient for the age of 57 also applies for those under 57.</p>	<p><b>4. Non contributory periods credited or taken into consideration</b></p>



Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Reference earnings or calculation basis</b>	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> <li>Earnings during the entire course of the insurance;</li> <li>contributions from non active periods;</li> <li>credits for child-raising periods (fictitious earnings);</li> <li>credits for periods of care (fictitious earnings).</li> </ul> <p>These four factors of the "qualifying average annual income" are split in half between the marital partners (so-called "splitting") for the duration of the marriage, as soon as both partners are entitled to a pension (additionally in the case of divorce or if a widow or widower receives an old age or invalidity pension).</p> <p>If the invalidity begins before the age of 45, the qualifying average annual income is increased by a so-called "career supplement" (<i>Karrierzuschlag</i>).</p> <p>Second pillar (<i>2. Säule</i>):</p> <p>The amount of wages credited for insurance purposes corresponds to determining wages with the deduction of a free amount equal to CHF 12,660 (€8,714).</p>	<p>For the income-related pension part (<i>majorations proportionnelles</i>), the salary or the professional income are taken into account.</p> <p>Minimum amount liable for contribution: € 1,322.47 per month.</p> <p>Maximum amount liable for contribution: € 6,612.35 per month.</p>	<p>WAO:</p> <p><i>Initial benefit:</i> Net earnings. Ceiling: € 165.63 per day.</p> <p><i>Continuing benefit:</i> Statutory minimum wage.</p> <p>WAZ/ <i>Wajong</i>: See "determining factors".</p>	<p>The amount of the supplementary pension (<i>tilleggspensjon</i>) will depend on the income record of the person as reflected in his series of annually credited pension points (<i>pensjonspoeng</i>). Future pension points are set on this basis for future years up to the calendar year the person will be 66. The formula of Table VI "Old-Age" is then used for the calculation.</p> <p>Those having become disabled before 26 years of age, see above, are guaranteed stipulated future pension points of at least 3.30 for each year, independent of their income record. Supplementary pension on this basis can be drawn from the age of 20 at the earliest.</p>	<p>"E" = the average of the (adjusted) income of the best 15 insurance years. As of 2003 this period will be raised by 2 months per calendar year, so that in 2020 the income of the best 18 insurance years will be considered.</p> <p>The income is only considered up to the upper limit of the contribution assessment ceiling of monthly €3,360. Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis is €2,955.61.</p>
<b>4. Non contributory periods credited or taken into consideration</b>	<p>First pillar (<i>1. Säule</i>):</p> <p>The years 1954 to 1996, during which unemployed spouses resident in Liechtenstein were not required to pay contributions (for example housewives), are credited as contributory years.</p> <p>Second pillar (<i>2. Säule</i>):</p> <p>No non-contributory periods can be credited or taken into consideration.</p>	<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods exempted from payment of self-employment contributions, etc.</p>	<p>None.</p>	<p>Years of child care for children under 7, or care for a disabled, sick or elderly person. Minimum pension points (<i>pensjonspoeng</i>) of 3.00 are guaranteed for such years.</p>	<p><i>Contribution-free periods which are credited:</i></p> <ul style="list-style-type: none"> <li>Periods of military or war service as well as assimilated periods (e.g. periods of civil service).</li> <li>Periods in which maternity benefit (<i>Wochengeld</i>) is received (periods of maternity leave).</li> <li>Periods in which unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefits (<i>Krankengeld</i>) are received.</li> <li>Periods of child-raising (maximum of 4 years per child).</li> </ul>

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Reference earnings: average monthly wages of all contribution years for a period limited to 40 years. In case of a longer period, the 40 highest wages are taken into account.</p> <p><math>E/N \times 14</math></p> <p>E = sum of all earnings N = number of years.</p> <p>Earnings taken into account for calculation are adjusted:</p> <ul style="list-style-type: none"> <li>• If earnings registered until 31.12.2001: according to the consumer price index (excluding housing);</li> <li>• if earnings registered after 31.12.2001: according to the index obtained by weighting 75% of the consumer price index and 25% of the improvement wage index. This one can not exceed the consumer price index (excluding housing), increased by 0.5%.</li> </ul>	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>• Income from paid employment (the contributions of persons without gainful employment are counted as income from paid employment);</li> <li>• Bonuses for child-raising and bonuses for care-taking (see "4. Non-contributory periods credited or taken into consideration").</li> </ul> <p>Income earned by spouses during their years of marriage is shared between them (splitting) when both are entitled to the pension, in the event of divorce or when a widow or widower is entitled to an old-age pension.</p> <p>If the insured person is not yet 45 years old when the invalidity occurs, a percentage supplement is added to the average annual earned income.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <p>The insured salary (= coordinated salary) is the salary between CHF 25,320 (€17,428) and CHF 75,960 (€52,285).</p>	<p>National pension (<i>Kansaneläke</i>): Not applicable.</p> <p>Employment pension (<i>Työeläke</i>): Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. For credited period the pensionable salary of the last actual employment relationship is used. No ceiling for reference earnings.</p>	<p>No reference earnings. Flat-rate benefits depending on the degree of incapacity.</p>	<p>Not applicable.</p>	<p><b>3. Reference earnings or calculation basis</b></p>
<p>Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <p>Bonuses for child-raising: years during which the insured persons exercised parental authority over one or more children under the age of 16; bonuses for care-taking: years during which the insured persons took care of relatives in ascending or descending line, brothers and sisters, helpless and living in the same household.</p> <p>Non-working spouses of insured persons engaged in paid employment and persons working in the company of their spouse without receiving payment in cash are deemed to have paid contributions, provided that their spouse has paid at least double the minimum contribution.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <p>No non-contributory periods credited or taken into consideration.</p>	<p>Basically none. However, if leave from work due to e.g. maternity is less than one year, this year is credited in most pension schemes (not Temporary Employees' Pensions Act, <i>LEL</i>, and Pension Act for Performing Artists and Certain Other Employee Groups, <i>TaEL</i>).</p>	<p>A disability pension (<i>förtidspension</i>) is calculated on earned pension credits as well as on assumed pension credits for the remaining years until 65 years of age.</p>	<p>Contributions credited for periods of sickness, incapacity, unemployment and, in the case of men, from age 60 to 65 and to carers.</p>	<p><b>4. Non contributory periods credited or taken into consideration</b></p>

Table V

## Invalidity

## Belgium

## Denmark

## Germany

## Greece

## 5. Supplements for dependants

- Spouse
- Children

A household rate (65%) is allowed if there is a dependent person (see above methods for pension calculation).

Children: See Table IX "Family benefits".

No supplements.  
However see Table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners.

No supplements.

*Persons insured before 31.12.1992:*  
Partner: € 34.94 per month.

Children:

1st child: 20% of the pension

2nd child: 15% of the pension

3rd child: 10% of the pension

*Persons insured since 1.1.1993:*

Partner: No supplements.

Children:

1st child: 8% of the pension

2nd child: 10% of the pension

3rd and any

further child: 12% of the pension

## 5. Supplements for dependants

- Spouse
- Children

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>No supplements (but see Minimum Pension, <i>pensión mínima</i>).</p>	<p>No supplements.</p>	<p>Spouse: € 93 per week. For each child: € 19.30 per week.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Supplement for dependant children under age 18: Child pension (<i>barnalífeyrir</i>) of ISK 15,076 (€ 178) per child per month. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Supplement for dependant children, minimum of ISK 6,930 (€ 82) per child per month.</p>	<p>See Table IX "Family benefits".</p>	<p><b>5. Supplements for dependants</b></p> <ul style="list-style-type: none"> <li>· <b>Spouse</b></li> <li>· <b>Children</b></li> </ul>

Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Supplements for dependants</b> <ul style="list-style-type: none"> <li>· Spouse</li> <li>· Children</li> </ul>	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> <li>• Spouse: no supplements.</li> <li>• Children: 50% of the basic pension (<i>Stammrente</i>).</li> </ul> <p>Second pillar (<i>2. Säule</i>):</p> <ul style="list-style-type: none"> <li>• Spouse: no supplements.</li> <li>• Children: child pension (<i>Kinderrente</i>) of 6% per year of the wages credited to the insured person. This provision only applies for total invalidity. In the case of partial invalidity, the pension is set in proportion to the degree of invalidity.</li> </ul>	No supplements.	No supplements.	<p>Means-tested spouse supplement (<i>ektefjelletillegg</i>) of up to 50% of the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 27,085 (€3,727). The supplement is reduced by 50% of income in excess of a full minimum pension for couples plus 25% of the Basic Amount. A cohabitant with whom the pensioner has children or formerly has been married to, is treated as a spouse.</p> <p>Child supplement (<i>barnetillegg</i>) of 40% of the Basic Amount for each dependant child under 18. Means-tested in the same manner as the supplement for a spouse.</p>	<ul style="list-style-type: none"> <li>• Partner: No supplement.</li> <li>• Children: €29.07 for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities.</li> </ul> <p>As regards the increase of the basic rate for the compensation supplement for spouses living in the same household and for children see below "Minimum Pension".</p>

# Invalidity

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Spouse: € 30.24 per month. Children: No supplements.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>Spouse: the beneficiary of an invalidity pension, if engaged in paid employment immediately before the occurrence of the incapacity to work, is entitled to a supplementary pension (30% of the invalidity pension) for her/his spouse, if the latter satisfies certain conditions.</li> <li>Children: the beneficiary of an invalidity pension is entitled to a child's pension (40% of the invalidity pension) for each of the children that, at the time of the death, would be entitled to an orphan's pension.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>Spouse: no increase.</li> <li>Children: the beneficiary of an invalidity pension is entitled to a supplementary pension (20% of the full invalidity pension) for each child that, at the time of the death, would be entitled to an orphan's pension.</li> </ul>	<p>Spouse:</p> <ul style="list-style-type: none"> <li>National pension (<i>Kansaneläke</i>): No supplement.</li> <li>Employment pension (<i>Työeläke</i>): No supplement.</li> </ul> <p>Children:</p> <p>National pension (<i>Kansaneläke</i>): Child increase € 18.30 per month and child under the age of 16.</p>	<p>Spouse: Wife's supplement (<i>hustrutillägg</i>) is payable to certain women under 65 years of age, according to transitional rules.</p> <p>Children: Child supplement (<i>barnstillägg</i>) is payable to persons who were entitled to the benefit on 31 December 1989, according to transitional rules. It is payable for each child as long as the child is under 16 years.</p>	<p>Partner: Increase for spouse aged 60 or over or adult caring for dependent child: Short term IB GBP 33.10 (€ 51) Long term IB GBP 42.45 (€ 65)</p> <p>Children: Increase for dependent child: GBP 9.65 (€ 15) for the first, GBP 11.35 (€ 17) for each other.</p>	<p><b>5. Supplements for dependants</b></p> <ul style="list-style-type: none"> <li>· <b>Spouse</b></li> <li>· <b>Children</b></li> </ul>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>6. Minimum pension</b>	<p><i>Minimum for regularly employed:</i> With dependants: €37.23 per day, Without dependants: single: €30.02 per day; cohabits: €26.65 per day.</p> <p><i>Minimum for non-regularly employed:</i> With dependants: €30.13 per day, Without dependants: €22.60 per day.</p>	3/40 of the above mentioned amounts.	No minimum pension.	<p><i>Persons insured before 31.12.1992:</i> € 392.16</p> <p><i>Persons insured since 1.1.1993</i> € 400.30</p>	<b>6. Minimum pension</b>
<b>7. Maximum pension</b>	The ceiling for the maximum daily remuneration, which serves as a basis for calculating benefits, is €99.2293.	Full rate (40/40) of the above mentioned amounts.	No maximum pension.	<i>All insured persons:</i> € 2,148.84	<b>7. Maximum pension</b>

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>• Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>): Minimum pension for persons over 65: €400.54 or €471.68 for beneficiaries with dependent spouse.</li> <li>• Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>): Minimum pension €400.54 or €471.68 for beneficiaries with dependent spouse.</li> <li>• Severe incapacity (<i>Gran invalidez</i>): €600.81 per month. For beneficiaries with dependant spouse €707.81.</li> </ul>	<p>Minimum pension (<i>pension minimale</i>): €2,849.84 per year.</p> <p>Minimum (means tested): €4,085.23 per year.</p>	<p>Flat-rate amount, same as maximum.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): 3/40 of the above mentioned amount.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): 56% of monthly wages based on a 40 year contribution period.</p>	<p><i>Incapacity pension:</i> The minimum pension (<i>pensione minima</i>) amount of €5,227.56 is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension (<i>assegno sociale</i>) on the 1st January each year €9,333.74 or than 3 times the social pension €14,000.61 if the person is married.</p> <p><i>New System:</i> The minimum pension no longer exists.</p>	<b>6. Minimum pension</b>
<p>Monthly pension must in no case exceed €2,029.27.</p>	<p>30% of the social security ceiling: €8,755.20 per year.</p> <p>50% of the social security ceiling: €14,592 per year.</p>	<p>Flat-rate amount.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Full rate 40/40 of the above mentioned amount.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No statutory maximum pension.</p>	<p>No maximum.</p>	<b>7. Maximum pension</b>



Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>6. Minimum pension</b>	<p>No legally determined minimum pension on the basis of income and resources; there are tax-financed, residency-based supplementary allowances (<i>Ergänzungsleistungen</i>).</p> <p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 1,055 (€726) per month (13 times a year) if contributions were paid without interruption during the entire period.</p> <p>Second pillar (<i>2. Säule</i>): Invalidity pension (<i>Invalidenrente</i>) 30% of credited wages; child pension of 6% per year of credited wages. These amounts apply in the case of total invalidity.</p>	<p>No pension can be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of €1,190.41 per month. If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.</p>	<p><i>WAO</i>: <i>Initial benefit</i>: No minimum benefits. <i>Continuing benefit</i>: No minimum benefits. <i>WAZ/Wajong</i>: No minimum pension.</p> <p>If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (means tested). The maximum amount of this supplement is 30% of the minimum wage for a couple, 27% for single-parent families and 21% of this wage for single persons. Lower rates apply for single persons under age 23.</p>	<p>No guaranteed minimum pension. For a single pensioner who has at least 40 years of insurance based only on residence, stipulated future periods inclusive, the annual pension is NOK 97,140 (€13,367).</p>	<p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, an compensation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: €643.54 Pensioners living with spouse: €946.60.</p> <p>Increase of the compensation supplement for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: €68.49.</p>
<b>7. Maximum pension</b>	<p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 2,110 (€1,452) per month (13 times per year) if contributions were paid without interruption during the entire period.</p> <p>Second pillar (<i>2. Säule</i>): There is no maximum pension, only minimum benefits are established.</p>	<p>No pension can exceed 5/6 of five times the reference amount, which is €5,511.15 per month. Calculation is based on the rules of common law.</p>	<p><i>WAO</i>: <i>Initial benefit</i>: For full disablement 70% of 100/108 of €165.63 per day. <i>Continuing benefit</i>: For full disablement 70% of 100/108 times the statutory minimum wage plus supplement. <i>WAZ</i>: For full disablement 70% of the statutory minimum wage. <i>Wajong</i>: For full disablement 70% of the statutory minimum (youth) wage.</p>	<p>The highest possible pension for a single pensioner with all his earnings periods in the system as it is since 1992 and given the Basic Amount (<i>Grunnbeløpet</i>) as of 1 May 2002, is NOK 213,430 (€29,370).</p>	<p>€2,364.49 monthly.</p>

# Invalidity

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Minimum 30% of reference earnings. However, the amount of the pension can not be lower than the following minimum amounts:</p> <ul style="list-style-type: none"> <li>• Minimum for pensioners with up to 15 contributions years: € 197.12 per month.</li> <li>• For pensioners whose contribution period varies between 15 and 40 years, minimum pensions will be indexed at the national minimum wage reduced by the employee's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period.</li> </ul> <p>These minima are achieved by a social supplement of the non-contributory system and by a supplement of the contributory pension scheme.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Complete pensions: CHF 1,055 (€ 726) per month. Supplementary pension for the spouse: CHF 317 (€ 218) per month. Child's pension: CHF 422 (€ 290) per month.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No minimum pension.</p>	<p>No statutory minimum pension.</p>	<p>Flat-rate benefits depending on the degree of incapacity.</p>	<p>Flat-rate amounts.</p>	<b>6. Minimum pension</b>
<p>Between 80% and 92% depending on the applicable rate (see "Reference earnings or calculation base").</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> CHF 2,110 (€ 1,452) per month. The sum of the two invalidity pensions (or invalidity and old-age pensions) paid to a couple must not exceed 150% of the maximum amount of the old-age pension, i.e. CHF 3,165 (€ 2,179). Supplementary pension for the spouse: CHF 633 (€ 436) per month. Child's pension: CHF 844 (€ 581) per month.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No maximum pension.</p>	<p>No statutory maximum pension.</p>	<p>Pensions are not calculated on income exceeding 7.5 times the price base amount (<i>prisbasbelopp</i>). Flat-rate benefits depend on the degree of incapacity.</p>	<p>Flat-rate amounts.</p>	<b>7. Maximum pension</b>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>8. Other benefits</b>	<p>A lump-sum allowance is granted to disabled persons with dependants who satisfy the criteria for recognition of the need for third-party assistance. The daily amount of € 5.16 represents a monthly sum of € 128.50.</p>	<p><i>Pensions since 1.1.2003:</i> Cash benefit to compensate additional expenses on the grounds of the handicap (<i>merudgiftsydelse</i>) replacing all individual benefits mentioned below. The amount is fixed for each individual case, taking into account the expenses to be expected. Minimum DKK 6,000 (€808) per year.</p> <p><i>Pensions until 31.12.2002:</i> Attendance allowance (<i>bistandstillæg</i>): given for the personal aid of a third person, and in case of blindness or extreme short-sightedness: DKK 27,540 (€3,708) per year. This allowance can be replaced by: Constant attendance allowance (<i>plejetillæg</i>): when the claimant needs constant attendance or care by a third person: DKK 54,972 (€7,401) per year.</p> <p>Invalidity allowance (<i>invaliditetsydelse</i>): granted when earnings give no entitlement to a pension, but when invalidity (66 - 100%) is medically certified, and in cases of deafness resulting in serious problems of communication: DKK 26,532 (€3,572) per year; if the spouse receives the same invalidity allowance or a maximum disability pension (<i>førtidspension</i>): DKK 21,552 (€2,902) per year. The supplement for single persons living alone and who have been receiving invalidity allowance together with constant attendance allowance or attendance allowance since December 1993 amounts to DKK 29,928 (€4,030) per year.</p> <p>Health allowance covering 85% of the pensioner's participation to the expenses related to benefits covered by public health insurance, dental prosthesis, spectacles and chiropody. Granted to pensioners with limited cash means.</p> <p>Heating allowance (<i>varmetillæg</i>) and Personal supplement (<i>personligt tillæg</i>) that may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to those who are not benefiting from a complete pension (40/40).</p>	No other benefits.	<p><i>Pension:</i> Totally blind persons and insured persons suffering from quadriplegia or paraplegia, having accomplished 4,050 days of contribution, receive a pension corresponding to 10,500 working days regardless of their age.</p> <p><i>Allowance:</i> Insured persons or members of their family, suffering from quadriplegia-paraplegia, are entitled to a special benefit under the following conditions: 350 days of contribution in the 4 calendar years preceding the disability of which 50 days in the last 12 or 15 months, or 1,000 days of total contribution. Amount of allowance: 20 times the minimum wage of an unskilled manual worker, i.e. € 465.80 per month.</p>	<b>8. Other benefits</b>

# Invalidity

Spain	France	Ireland	Iceland	Italy	
<p>Pharmaceutical products are free.</p>	<p>No other benefits.</p>	<ul style="list-style-type: none"> <li>• Living Alone Allowance: Paid to pensioner aged 66 or over living alone: € 7.70 per week;</li> <li>• Free Travel;</li> <li>• Recipients may also qualify for Fuel Allowance, Electricity Allowance, T.V. Licence and Telephone Rental Allowance.</li> </ul>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): According to the social assistance act (<i>Lög um félagslega aðstoð</i>) various social assistance benefits may be granted in addition to the national pension benefits in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> <li>• Household supplement for a single person (<i>heimilisuppbót</i>), max ISK 16,434 (€ 194) per month.</li> <li>• Further supplements (<i>frekari uppbætur</i>), max ISK 19,990 (€ 236) per month, in exceptional cases ISK 27,986 (€ 331) per month.</li> </ul> <p>Benefits and assistance for rehabilitation, see "Rehabilitation".</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No other benefits.</p>	<p>Invalidity pensioners who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly attendance allowance (<i>assegno di accompagnamento</i>) equal to that paid under the employment injury scheme.</p>	<p><b>8. Other benefits</b></p>

Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>8. Other benefits</b>	<p>Invalidity Insurance Act (<i>Gesetz über die Invalidenversicherung, IVG</i>), LGBl. 1960 No. 5, for aids (such as wheel chairs etc.).</p> <p>Act on supplementary allowances for Old Age, Survivors' and Invalidity Insurance (<i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung</i>), LGBl. 1965 No. 46, for:</p> <ul style="list-style-type: none"> <li>• Attendance allowance (<i>Hilflosenentschädigung</i>) where help is needed (tax financed, residency based).</li> <li>• Tax-financed, residency-based income and resource-dependant supplementary allowances (<i>Ergänzungsleistungen</i>).</li> </ul> <p>Act on Blind person's Allowance (<i>Gesetz über die Gewährung von Blindenbeihilfen</i>), LGBl 1971, No. 7, for Blind person's allowance (<i>Blindenbeihilfe</i>) in the case of total or partial blindness (tax financed, residency based).</p>	No other benefits.	<p>Death grant (<i>Overlijdensuitkering</i>): WAO, WAZ and Wajong: The death allowance equals one time the gross monthly benefit the deceased was entitled to.</p>	<ul style="list-style-type: none"> <li>• Basic benefit (<i>grunnstønad</i>) to cover extra expenses due to permanent illness, injury or deformity. 6 different rates of benefit according to the level of extra expenses, ranging from NOK 6,540 (€900) to NOK 32,748 (€4,506) per year.</li> <li>• Attendance benefit (<i>hjelpetønad</i>) to cover the need for special attention or nursing. The standard rate is NOK 11,724 (€1,613). For disabled children under 18, the benefit can be paid at 3 different higher rates, up to NOK 70,344 (€9,680).</li> <li>• Technical and other aids to compensate for reduced functional capacity in daily life situations.</li> </ul>	<p>Long-term care benefit (<i>Pflegegeld</i>): See Table XII "Long-term care".</p> <p>Increased child benefit (<i>erhöhte Familienbeihilfe</i>): See Table IX "Family benefits".</p>

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Long-term care supplement (<i>complemento por dependência</i>): Supplement paid to invalidity, old-age or survivor pensioners who need permanent attendance by a third party. Monthly amount indexed to the social pension of the non-contributory scheme €143.80: 50% or 90% of this amount, according to the degree (1<sup>st</sup> or 2<sup>nd</sup>) of dependency. 14 benefits paid yearly. Christmas and holiday bonus: amount equal to the benefit paid for the corresponding month.</p>	<p>1<sup>st</sup> pillar (basic scheme):</p> <ul style="list-style-type: none"> <li>• Helplessness allowance.</li> <li>• Extraordinary pension.</li> <li>• Supplementary benefits to the 1<sup>st</sup> pillar (see table XI "Specific non-contributory minima").</li> </ul> <p>2<sup>nd</sup> pillar (statutory minimum): Capital benefit where the pension is lower than 10% of the minimum pension under the old-age and survivors' insurance (1<sup>st</sup> pillar).</p>	<ul style="list-style-type: none"> <li>• Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>): 3 categories: €51.48, €128.17 and €256.32 per month (full amounts; adjusted to the length of residence in Finland). Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. Dietary grant €21 per month, compensates celiacs for some of the additional cost of gluten-free nutrition.</li> <li>• Pensioners' housing allowance (<i>Eläkkeensaajien asumistuki</i>): May be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs and some other factors.</li> <li>• Disability allowance (<i>Vammaistuki</i>) for non-pensioners: A special disability allowance is paid to 16-64 year old persons who are not in receipt of a pension but whose health is weakened through illness or injury to compensate for hardship, necessary services etc. The amount depends only on the degree of disability, being €76.87, €179.37 or €333.12 per month.</li> <li>• Rehabilitation cash benefit (<i>Kuntoutustuki</i>) or rehabilitation allowance (<i>Kuntoutusraha</i>) is paid if the person is referred to rehabilitation. See "Rehabilitation".</li> </ul>	<p>Attendance allowance (<i>assistansersättning</i>) is payable to a person who has severe functional disabilities and is in need of personal attention or assistance for more than 20 hours per week.</p> <p>Car allowance (<i>bilstöd</i>) for persons who cannot use public transportation because of handicap. The allowance is destined to the purchase of a car for personal use. Basic allowance of SEK 60,000 (€6,574). An additional amount of max. SEK 40,000 (€4,383) is payable subject to income test. Costs for adaptation of a car due to a person's physical needs are covered without limit.</p> <p>Housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>): 91% of the housing costs up to SEK 4,500 (€493) per month. The supplement is income-tested.</p>	<p>The following benefits are non-contributory:</p> <p>Severe Disablement Allowance: From April 2001, it is not available to new claimants. Instead, young people whose incapacity begins before the age of 20 (or 25 if in education or training before 20) may be able to receive Incapacity Benefit without having to satisfy the NI contribution condition. Existing recipients have been protected as long as they continue to satisfy the Condition of Entitlement. The Personal Capability Assessment for incapacity benefits is applied to Severe Disablement Allowance claimants. Claimants who became incapable of work after age of 20 must be at least 80% disabled. Rate GBP 42.85 (€66) a week.</p> <p>Plus age additions: 3 rates varying according to the age when incapacity began:</p> <p>aged under 40: GBP 14.90 (€23) aged 40 - 49: GBP 9.50 (€15) aged 50 - 59: GBP 4.75 (€7.29)</p> <p>Plus increases for dependants: Adult GBP 25.45 (€39). Child GBP 9.65 (€15) for first child, GBP 11.35 (€17) for each other).</p> <p>Attendance Allowance (care benefit): Payable to disabled people aged 65 or over who have personal care needs as a result of severe disability. See Table XII "Long-term care".</p> <p>Disability Living Allowance (care/mobility benefit): Payable to people who have personal care and/ or mobility needs as a result of severe disability and claim before age 65. See table XII "Long-term care".</p> <p>Invalid Care Allowance: Payable to a person not earning more than GBP 77 (€118) (after allowable expenses) per week, who is providing at least 35 hours care a week to another person who is in receipt of certain benefits. See table XII "Long-term care".</p>	<p>8. Other benefits</p>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>Adjustment</b>	<p>Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02 in relation to the preceding index.</p> <p>Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat-rate charge via benefit grant.</p>	<p>The adjustment rate (<i>satsreguleringsprocenten</i>) for social pensions and other transfer incomes (<i>overførselsindkomster</i>) is fixed once a year, on the basis of the evolution of wages.</p>	<p>Annual adjustment (1 July) of the current pension value (<i>aktueller Rentenwert</i>) according to the net salary development in the past calendar year compared to the calendar year preceding the past year.</p>	<p>Adjustment according to the income policy determined annually by the Government (in general in accordance with the development of the consumer price index).</p>	<b>Adjustment</b>
<b>Accumulation with other social security benefits</b>	<p>Accumulation with employment injuries' or occupational diseases' pension is possible up to a statutory maximum.</p>	<p>Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of some cash benefits to pensioners.</p> <p>In the event of illness or unemployment, daily allowances received during the municipal council's review of the dossier are deductible from the pension.</p> <p>An early retirement pension calculated according to unemployment regulations cannot be granted to a pensioner. It is possible to go from an early-retirement pension to a partial pension (<i>delpension</i>), see Table VI "Old-Age".</p>	<p>If combined with a pension of the employment injury insurance (<i>Unfallversicherung</i>), the pension payable for reduced capacity to work is suspended if the total pensions would exceed the former net income of the insured (calculated on a flat-rate, adjusted to match average wage development).</p>	<p>Accumulation with other pensions possible up to a total sum of all pensions of €2,966 per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22<sup>nd</sup> insurance class, i.e. 50 x €59.32.</p>	<b>Accumulation with other social security benefits</b>

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>Pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.</p>	<p>Annual adjustment by way of order fixing the coefficient of increase.</p>	<p>Invalidity pensions are normally increased once a year.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Benefits adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Benefits are adjusted according to decisions of the pension fund, taking into account an actuarial assessment.</p>	<p>Annual adjustment based on the development of the cost of living according to the following modalities:</p> <ul style="list-style-type: none"> <li>• For the part of the pension up to twice the minimum pension (<i>pensione minima</i>): 100%.</li> <li>• For the part of the pension between twice and three times the minimum pension: 90%.</li> <li>• For the part of the pension exceeding three times the minimum pension: 75%.</li> </ul>	<p><b>Adjustment</b></p>
<p>Incapacity pensions (<i>pensiones por incapacidad</i>) may not be drawn concurrent with any other pension under the general scheme except a widow's pension. They are also incompatible with lump-sum payments in respect of lesions, mutilations and deformities, except where the latter are entirely unconnected with the factors giving rise to invalidity.</p>	<p>Cumulation with a military invalidity pension (<i>pension militaire d'invalidité</i>), a work injury pension (<i>rente d'accident de travail</i>) or an invalidity pension under a special regime (<i>régime spécial</i>), up to the salary received by an able-bodied worker in the same professional category. With an invalidity pension under the agricultural regime (<i>pension d'invalidité du régime agricole</i>), up to 50% of the salary received by an able-bodied worker in the same professional category.</p>	<p>Not payable with any pension under the social welfare acts with the exception of Disablement Benefit (see Table VIII).</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): No one may simultaneously receive more than one type of benefit with the following exceptions:</p> <ul style="list-style-type: none"> <li>• Widows benefits (death grant) from the occupational injury insurance and all other benefits.</li> <li>• Child pension (<i>barnalífeyrir</i>) and per diem benefits.</li> <li>• Per diem occupational injury benefits and old age pension.</li> </ul> <p>Possibility to choose the highest type of benefit which may not be received simultaneously.</p> <p>In case of stay for 4 months or longer in an institution or residential home financed by the State Budget or where costs are paid by the Health Insurance, the pension is suspended. The pensioner may instead receive a monthly personal allowance, ISK 19,990 (€236).</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Accumulation possible.</p>	<p>The pension reform (Law No. 335 of 8 August 1995) stipulates that as of 1 September 1995, invalidity pensions shall no longer be drawn in addition to the pensions for employment injuries (if these are being granted for the same disability). However, if the invalidity pension paid by the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) is higher than the employment injury pension (<i>rendita da infortunio sul lavoro - vitalizia</i>) paid by the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i>), then the differing amount may be collected. As of this same date (1 September 1995), the invalidity pension will be reduced by 25 or 50% if the recipient's income is 4 to 5 times higher than the minimum pension (<i>pensione minima</i>).</p>	<p><b>Accumulation with other social security benefits</b></p>



Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Adjustment</b>	<p>First pillar (1. Säule): As a rule, the mean value between increases in wages and prices is adjusted every 2 years.</p> <p>Second pillar (2. Säule): Is established in the regulations of each pension fund.</p>	<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to earnings level by special law.</p>	<p>Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.</p>	<p>Yearly adjustments based on the adjustment of the Basic Amount (<i>Grunnbeløpet</i>) by Parliament decision, normally taking effect from the 1<sup>st</sup> of May.</p> <p>Basic benefit (<i>grunnstønad</i>) and attendance benefit (<i>hjelpetønad</i>) are fixed to specific amounts independent of the Basic Amount, as part of the regular budgetary process.</p>	<p>Annual adjustment on 1 January (according to the development of net wages). For 2003: 0.5%.</p> <p>As to ensure the stability of pensions, pensioners can receive a single payment as compensation when the increase of pensions is less than the increase of the consumer price. For the year 2003 this compensation amounts to 1.5% of the overall pension income up to €26,600. For higher incomes regressive rates apply.</p>
<b>Accumulation with other social security benefits</b>	<p>First pillar (1. Säule): Accumulation of Invalidity pensions (<i>Invalidenrenten</i>) and Early retirement pensions (<i>vorgezogene Altersrenten</i>) is possible. (For example: a half invalidity pension with a half early retirement pension).</p> <p>In case of accumulation of a survivor's pension (<i>Hinterlassenenrente</i>) and of an invalidity pension (<i>Invalidenrente</i>), the holder is entitled to a full invalidity pension regardless of the degree of invalidity; but only the higher amount of the two pensions is paid (survivor's pension or invalidity pension, if necessary increased by a widow(er) supplement).</p> <p>The social security benefits constitute supplements to the pensions of the invalidity insurance.</p> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> <li>• No benefits as long as the sickness or accident insurance is paying daily cash benefits (<i>Taggeld</i>).</li> <li>• Possibility of reducing benefits if they exceed together with the other benefits more than 90% of the earnings that are presumed lost.</li> </ul>	<p>In case of receipt of employment injury pension (<i>rente d'accident</i>), reduction of invalidity pension (<i>pension d'invalidité</i>) if both pensions exceed either the average of the five highest annual earnings in the insurance cycle or, if more favourable, the earnings on which employment injury pension was based.</p>	<p>WAO, WAZ and Wajong: Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work.</p>	<p>A full disability pension (<i>uførepensjon</i>) excludes the payment of other benefits from National Insurance (<i>folketrygden</i>) which compensate for loss of income.</p> <p>When combined with a civil service pension based on the same earning periods, the principle is to pay the National Insurance pension in full and to deduct it from the civil service pension, leaving only the top differential of the latter to be paid to the beneficiary.</p>	<p>Accumulation of benefits on the grounds of employment injuries and occupational diseases and survivor's pensions possible. Other care-related benefits are offset against long-term care benefit (<i>Pflegegeld</i>).</p>

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Normally increased once a year by government decision with regard to the price level.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> In principle, adjustment every two years to the development of wages and prices. Early adjustment when the consumer price index has increased by more than 4% in one year.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Invalidity pensions that have been running for more than 3 years are adjusted to the development of prices for the 1<sup>st</sup> time at the beginning of the following calendar year. Subsequent adjustments take place at the same time as adjustments of the 1<sup>st</sup> pillar pensions.</p>	<p>National pension (<i>Kansaneläke</i>): Annually on the basis of the evolution of the cost-of-living index.</p> <p>Employment pension (<i>Työeläke</i>): Annually according to the weighted average of price and wage changes (two separate weights are used for pensions payable to persons under/over 65).</p>	<p>The rate of adjustment is fixed every year on the basis of the development of prices (price base amount, <i>prisbasbelopp</i>).</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices. Benefits are adjusted in April.</p>	<p><b>Adjustment</b></p>
<p>Accumulation with pensions paid in the framework of other compulsory or optional schemes possible under certain conditions.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Accumulation allowed with the invalidity pension provided by the accident insurance. The latter is reduced in the event of over-insurance.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Reduction in benefits where, added to other income to be taken into account (similar benefits), they exceed 90% of the income which the beneficiary is deemed to have lost.</p>	<p>Only one pension from National Pension Scheme (<i>Kansaneläke</i>) may be paid.</p> <p>If combined with an employment pension (<i>Työeläke</i>) or employment injuries' or occupational diseases' pension, the national pension (<i>Kansaneläke</i>) is reduced.</p> <p>The employment pension (<i>Työeläke</i>) is secondary to the employment accident insurance benefit, and only the part of employment pension (<i>Työeläke</i>) in excess of the compensation under employment accident insurance is payable. The same applies to traffic insurance compensations.</p> <p>The disability pension (<i>Työkyvyttömyyseläke</i>) is not usually granted until the Sickness benefit has been paid for the maximum period. This does not apply to the individual early retirement pension.</p>	<p>Accumulation with handicap allowance (<i>handikappersättning</i>) and care allowance for disabled child (<i>vårdbidrag</i>) is possible.</p>	<p>Incapacity Benefit is not affected if Attendance Allowance, Disability Living Allowance or basic War or Industrial Injuries Disablement Pension is also in payment.</p>	<p><b>Accumulation with other social security benefits</b></p>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>Accumulation with earnings from work</b>	A professional activity during the period of disability may be authorised by the mutual insurance company's medical advisor. The amount of the daily benefit thus allocated may not exceed the daily amount that would be allocated if there were no accumulation.	Accumulation possible, but with benefit reduction.	Pension is reduced if earnings exceed fixed additional earnings ceilings ( <i>Hinzuverdienstgrenze</i> ). Payment of pension is suspended if earnings exceed the upper ceiling.	Accumulation with earnings from a professional activity is possible if this activity has been declared towards the competent administration; in case of non-declaration, the pensioner is prosecuted and asked to reimburse the already paid pension. The payment of the invalidity pension is interrupted when the earnings from the activity exceed the upper admissible limit, in other terms the earnings that a healthy worker can get.	<b>Accumulation with earnings from work</b>

# Invalidity

Spain	France	Ireland	Iceland	Italy	
<p>Permanent incapacity pensions (<i>pensiones por incapacidad permanente</i>) are compatible with earnings, provided the activity is consistent with the pensioner's physical condition and does not imply a change in his/her capacity to work for revision purposes.</p>	<p>Suspension of the pension if the pension and the salary received during two consecutive quarters are greater than the average quarterly salary for the last calendar year before stopping work prior to invalidity.</p>	<p>Accumulation with earnings not possible. Invalidity pension requires permanent full incapacity.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): See description under benefits, point 2, above.                      Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): See above, Risk covered, definition.</p>	<p>No accumulation possible for incapacity pension; partial accumulation for invalidity pension.</p>	<p><b>Accumulation with earnings from work</b></p>

Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Accumulation with earnings from work</b>	<p>First pillar (<i>1. Säule</i>): The accumulation of the pension with earnings from work is possible as long as this invalidity income does not make the degree of invalidity sink below <math>66\frac{2}{3}\%</math> or 50% or 40%.</p> <p>Second pillar (<i>2. Säule</i>): Accumulation is possible. An employed, partially invalid employee is considered partially employed in accordance with his degree of employment.</p>	<p>The income from an activity may be cumulated with the pension up to a ceiling comprising the average of the five highest annual salaries during the period of insurance. The pension is reduced by the amount of income exceeding this ceiling.</p>	<p><i>WAO, WAZ and Wajong</i>: If a beneficiary finds suitable employment the disablement category in which she/he has been classed may change, depending on what he/she earns doing this work. This means that the rate of benefit may be revised.</p>	<p>Excluding the first year of a full disability pension (<i>uførepensjon</i>), the pensioner is allowed to have an annual income from work of up to the Basic Amount (<i>Grunnbeløpet</i>) of NOK 54,170 (€7,454) without suffering any reduction of the pension. With higher income, a lower degree of disability will be set.</p> <p>As an incentive element of a reactivation programme, pensioners who volunteer for part time work, benefit from more favourable and gradual accumulation provisions.</p>	<p>Regulation allowing to take into account those persons entitled to an invalidity (disability) pension and receiving an activity income superior to the limit of €309.38, under which activity is not subject to social insurance.</p> <p>In this case, the partial pension due is calculated by deducting a certain amount from the full rate pension, fixed in accordance with the different parts of the global income (activity income + pension). Up to a global income of €911.99, the disability pension is entirely paid. The parts of the global income corresponding to an additional amount of €456 are reduced by 30, 40, or 50% of the pension, the upper limit being 50% of the full rate pension. This means that the half of the full rate pension with an activity income is maintained.</p>

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Accumulation possible up to the limit of the reference earnings.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> Allowed.</p>	<p>National pension (<i>Kansaneläke</i>): If the pensioner takes up work similar to his former activity, he is no longer considered as disabled and the pension is withdrawn. The pension can be suspended for 6 - 24 months if the pensioner finds employment. In the case of individual early retirement pension, same rules apply as for the employment pension</p> <p>Employment pension (<i>Työeläke</i>): Within certain limits, the pensioner is allowed to work while receiving the pension. In the case of disability pension (<i>Työkyyvyttömyyseläke</i>), if earnings are 40% but not 60% of the pensionable salary, the full disability pension is changed to a Partial disability pension (<i>osatyökyyvyttömyyseläke</i>). If earnings exceed 60% of the pensionable salary, the pension is withdrawn. In the case of individual early retirement pension, if earnings exceed €224.22 per month but do not exceed 3/5 of the pensionable salary, the full pension is changed to a partial pension. If earnings exceed 3/5 of the pensionable salary, the pension is suspended for the working period.</p>	<p>Accumulation not possible.</p>	<p>Accumulation not possible.</p>	<p><b>Accumulation with earnings from work</b></p>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>Return to active life</b> <b>1. Rehabilitation, retraining</b>	<p>Functional and occupational retraining, in accordance with decision of panel of doctors, in specialised establishments.</p> <p>Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities.</p>	<p>Measures to lessen the consequences of invalidity by:</p> <ul style="list-style-type: none"> <li>• Assistance for special medical care;</li> <li>• maintenance allowances during vocational rehabilitation;</li> <li>• appliances and aids supplied by local authorities under the Active Social Policy Act and the Social Services Act of 1997.</li> </ul>	<p>Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefit (<i>Übergangsgeld</i>).</p>	<p>No special measures.</p>	<b>Return to active life</b> <b>1. Rehabilitation, retraining</b>
<b>2. Preferential employment of handicapped persons</b>	<p>No regulations.</p>	<p>Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work.</p> <p>The municipality provides subsidies to the employers offering a job to the disabled.</p> <p>The inclusion of a social chapter into the collective agreements will also increase the opportunities of the most disadvantaged on the labour market.</p>	<p>Obligation to employ severely disabled persons in all enterprises with at least 20 employees as a 5% quota of the staff.</p> <p>Monthly Compensation contribution (<i>Ausgleichsabgabe</i>) for each reserved job that is unfilled.</p> <ul style="list-style-type: none"> <li>• € 105 for a 3% to less than 5% employment rate,</li> <li>• € 180 for a 2% to less than 3% employment rate,</li> <li>• € 260 for a less than 2% employment rate.</li> </ul> <p>Special rules for employers with less than 59 employees.</p>	<p>For certain categories (e.g. the blind).</p>	<b>2. Preferential employment of handicapped persons</b>

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation).</p> <p>Rehabilitation allowance (<i>subsidio de recuperación</i>) paid to persons not in receipt of allowances for temporary incapacity.</p> <p>Preferential access to employment in certain situations.</p>	<p>Vocational retraining in specialised vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued.</p>	<p>Persons receiving Invalidity Pension, may, with permission, engage in work of a rehabilitative or therapeutic nature or undergo a training course for the purpose of taking up another occupation.</p>	<p>Provisions in various acts:</p> <ul style="list-style-type: none"> <li>• An applicant for a national pension may have to undergo an appropriate rehabilitation program before a disability assessment is made. A rehabilitation allowance (<i>endurhæfingarlífeyrir</i>) according to the social assistance act may be paid for a certain period after per diem benefits have ceased until it is possible to determine the extent of disability.</li> <li>• The State Social Security Institute (<i>Tryggingastofnun ríkisins</i>) can also make an agreement with corporations to employ disabled persons receiving benefits. The Social Security Institute refunds from 25% to 75% of the wages and the pension benefits are reduced.</li> <li>• Medical appliances and aid, see table II "Health".</li> <li>• Assistance is available according to the Disability Act.</li> </ul> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension fund can stipulate that a fund member applying for invalidity pension (<i>örorkulífeyrir</i>) undergoes rehabilitation.</p>	<p>The National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work.</p> <p>Hospitalisation is free and charged to the region.</p>	<p><b>Return to active life</b></p> <p><b>1. Rehabilitation, retraining</b></p>
<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent workforce of over 50 people to set a side 2% of posts for handicapped workers.</p> <p>Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief. Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers.</p>	<p>Preferential employment of handicapped persons on staff up to 6% of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.</p>	<p>Public authorities reserve up to 3% of suitable positions for disabled persons.</p>	<p>Public authorities have to give preference to handicapped persons if the qualifications are fulfilled.</p>	<p>Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers). 40% minimum level of incapacity for such guaranteed employment.</p>	<p><b>2. Preferential employment of handicapped persons</b></p>



Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<p><b>Return to active life</b></p> <p><b>1. Rehabilitation, retraining</b></p>	<p>The principle of "Rehabilitation before pensions" (by means of professional measures combined with daily cash benefits and aids such as wheel chairs or the adaptation of the workplace etc.) applies.</p>	<p>Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.</p>	<p>The Act governing reintegration (<i>Wet op de (re)integratie arbeidsgehandicapten, REA</i>):</p> <p>Any employer who employs a disabled worker or who assigns him to a more suitable position within his company can receive a considerable compensation to finance all costs this may involve. It is under this Act also possible to grant a disabled worker facilities which tend to maintain, restore or improve his incapacity for work.</p> <p>Disablement Provision Act (<i>Wet voorzieningen gehandicapten, WVG</i>):</p> <p>It is under this Act possible to grant a disabled person facilities which improve his living conditions.</p>	<p>It is a condition for disability pension (<i>uførepensjon</i>) that appropriate rehabilitation has been tried. Rehabilitation measures can be general education, vocational training courses, help to start a business, subsidised retraining within the enterprise or at a sheltered workshop.</p> <p>The person must accept retraining to another profession where this is considered appropriate.</p> <p>During the rehabilitation period a vocational rehabilitation allowance (<i>attføringspenger</i>) is paid when the one year maximum for sickness cash benefit (<i>sykepenger</i>) has expired.</p> <p>The allowance is paid at a minimum rate of 1.6 times the Basic Amount (<i>Grunnbeløpet</i>), or at a rate of 66% of the income from work up to 6 times the Basic Amount of the previous year, or, when more favourable, the three previous years on average.</p> <p>Under a reactivation programme, disability pensioners can try work for up to three years, and have their pension back without application, should their try fail.</p>	<p>Several measures of medical, vocational and social rehabilitation, inter alia transitional benefit (<i>Übergangsgeld</i>) (60% of the invalidity pension paid out or still due, supplements for spouses and other family members).</p> <p>Before the invalidity pension is approved, an attempt should be made to reconstitute the patient's ability to work through rehabilitation (Rehabilitation takes priority over the pension).</p>
<p><b>2. Preferential employment of handicapped persons</b></p>	<p>Employing disabled people is promoted by individual salary supplements paid by the employer.</p>	<p>According to the size of the company, a certain number of posts are destined to the disabled.</p>	<p>Legislation in preparation.</p>	<p>No specific quotas have been set in favour of the disabled.</p> <p>Where appropriate, salaried retraining can take place with the regular employer or in sheltered workshops.</p>	<p>Obligation of the enterprises to employ a person with disabilities (reduction of earning capacity over 50%) for every 25 employees or to pay a compulsory compensation of € 196.22 per month.</p>

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>No special measures except for employment injuries and occupational diseases. See table VIII.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Priority is given to rehabilitation. Rehabilitation measures provided by the invalidity insurance: medical measures, occupational measures (professional advice, initial training, occupational retraining, obtaining employment, capital assistance), special education measures and for helpless insured persons under the age of 20, auxiliary measures (support appliances, prosthesis, etc.), daily cash benefits.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No rehabilitation measures. (Provided under the 1<sup>st</sup> pillar)</p>	<p>To prevent disability, the pension institutions provide rehabilitation services. Before making the disability pension (<i>Työkyyvyttömyyseläke</i>) determination, the pension institution has to make sure that the applicant's prospects of rehabilitation have been investigated.</p> <p>National pension (<i>Kansaneläke</i>): A rehabilitation allowance (<i>Kuntoutusraha</i>) for pensioners is payable when the period of rehabilitation lasts more than 30 days. The rehabilitation allowance is 10% extra to the amount of the pensioner's national pension.</p> <p>Employment pension (<i>Työeläke</i>): The rehabilitation cash benefit (<i>Kuntoutustuki</i>) amounts to the full disability pension (<i>Työkyyvyttömyyseläke</i>) plus a rehabilitation increment of 33% for periods of active rehabilitation arranged by the employment pension institution.</p>	<p>Appliances and aids supplied by local health authorities. It is possible to combine vocational training and partial invalidity pension.</p>	<ul style="list-style-type: none"> <li>• Preventive health care, medical rehabilitation and therapy are provided by the National Health Service.</li> <li>• Vocational assessment and rehabilitation, and supported employment (covering workshops and placements) are provided by the Disabled Persons (Employment) Acts 1944 and 1958, and the Employment and Training Act 1973.</li> <li>• Allowances are payable during rehabilitation and training.</li> </ul> <p>There is similar provision in Northern Ireland.</p>	<p><b>Return to active life</b></p> <p><b>1. Rehabilitation, retraining</b></p>
<p>Only for victims of employment injuries. See table VIII.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No provision.</p>	<p>Any employment.</p>	<p>No special quota rules exist for handicapped persons.</p>	<p>Duty on employers of 20 people for work force to include 3 per cent registered disabled people.</p> <p>Engagements or transfers into vacancies for car park and passenger electric lift attendants are reserved for disabled people.</p>	<p><b>2. Preferential employment of handicapped persons</b></p>

Table V

## Invalidity

	Belgium	Denmark	Germany	Greece	
<b>Taxation and social contributions</b>	Benefits are subject to taxation.	<i>Pensions since 1.1.2003:</i> Pensions are subject to taxation. <i>Pensions until 31.12.2002:</i> The basic amount ( <i>grundbeløb</i> ), pension supplements ( <i>pensionstillæg</i> ), and incapacity for work amount ( <i>erhvervsudygtighedsbeløb</i> ) are subject to taxation. Invalidity amount ( <i>invaliditetsbeløb</i> ), pre-retirement amount ( <i>førtidsbeløb</i> ), invalidity allowance ( <i>invaliditetsydelse</i> ), constant attendance allowance ( <i>plejetillæg</i> ) and attendance allowance ( <i>bistandstillæg</i> ) are not subject to taxation.	In principle, pensions are subject to taxation. The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).	In general, benefits are subject to taxation. Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from quadriplegia or paraplegia.	<b>Taxation and social contributions</b>
<b>1. Taxation of pension benefits</b>					<b>1. Taxation of pension benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No upper limit of annual income and no reduction of taxation.	The minimum income levels ( <i>Existenzminimum</i> ) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2003 are €7,235 for single adults and €14,470 for married couples.	Tax is levied on benefits where total annual income exceeds the €10,000 ceiling. Increased ceiling according to the number of children: 1 child: €1,000 2 children: €2,000 3 children: €10,000 4 children: €11,000	<b>2. Limit of income for tax relief or tax reduction</b>
<b>3. Social security contributions from pension</b>	A 0-2% solidarity contribution ( <i>cotisation de solidarité/solidariteitsbijdrage</i> ) for the sum of statutory and non-statutory pensions. A 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below €1,269.89 or - without any dependants - to €1,071.50.	No contributions.	Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund. Pensioner's contribution to long-term care insurance is 0.85%.	Special contributions on pensions allocated to the solidarity account of the social security institutions (will be abolished on 1 January 2008): No contribution for pensions up to €397. For pensions exceeding €397: • 1% for amounts up to €397 • 2% between €397 and €587 • 3% between €587 and €881 • 4% between €881 and €1,174 • 5% for parts over €1,174	<b>3. Social security contributions from pension</b>

# Invalidity

Table V

Spain	France	Ireland	Iceland	Italy											
<ul style="list-style-type: none"> <li>• Partial permanent (<i>incapacidad permanente parcial</i>) or total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>): Benefits are subject to taxation.</li> <li>• Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>) and severe incapacity (<i>Gran invalidez</i>): Benefits are not subject to taxation.</li> </ul>	<p>Invalidity pension (<i>pension d'invalidité</i>): Subject to taxation after deduction of 10% and then of 20%.</p> <p>Supplement for assistance by a third party (<i>majoration pour l'assistance d'une tierce personne</i>): Not subject to taxation.</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Benefits, except child pension (<i>barnalífeyrir</i>), are liable to taxation.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): General taxation rules.</p>	<p>Benefits are subject to taxation.</p>	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of pension benefits</b></p> <p><b>2. Limit of income for tax relief or tax reduction</b></p> <p><b>3. Social security contributions from pension</b></p>										
<p>General taxation rules. No special relief for benefits.</p>	<p>Invalidity pension (<i>pension d'invalidité</i>): Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> <li>• Single person € 8,303</li> <li>• Couple with no children € 12,602</li> <li>• Couple with 1 child € 14,698</li> <li>• Couple with 2 children € 16,794</li> </ul>	<p>Where annual income is below certain amounts, income tax is not payable. For 2002, a single person with income below € 7,600 and a married couple with income below € 15,200 is not liable for tax. In the case of employees, these amounts are increased by € 4,000 per employee.</p> <p>Persons aged over 65 are exempt from tax if annual income is below € 15,000 (single person) or € 30,000 (married couples).</p>	<p>General taxation rules.</p> <p>The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€ 9,565).</p> <p>All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€ 3,686) for the assessment year 2002 (income year 2001).</p>	<p>Exemption for the portion of income corresponding to contributions to the social security system.</p> <p>Annual tax exemption ceiling for a single person: € 7,500.</p> <p>The extent of taxation depends on total annual income of the individual or of the family:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">23%</td> <td>up to € 15,000;</td> </tr> <tr> <td style="text-align: right;">29%</td> <td>€ 15,000 to € 29,000</td> </tr> <tr> <td style="text-align: right;">31%</td> <td>€ 29,000 to € 32,600</td> </tr> <tr> <td style="text-align: right;">39%</td> <td>€ 32,600 to € 70,000</td> </tr> <tr> <td style="text-align: right;">45%</td> <td>beyond € 70,000.</td> </tr> </table>		23%	up to € 15,000;	29%	€ 15,000 to € 29,000	31%	€ 29,000 to € 32,600	39%	€ 32,600 to € 70,000	45%	beyond € 70,000.
23%	up to € 15,000;														
29%	€ 15,000 to € 29,000														
31%	€ 29,000 to € 32,600														
39%	€ 32,600 to € 70,000														
45%	beyond € 70,000.														
<p>None.</p>	<p>Generalised social contribution (<i>contribution sociale généralisée, CSG</i>) of 6.2% (reduced rate: 3.8%) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.</p>	<p>None.</p>	<p>No contributions.</p>	<p>€ 0.01 every month during 13 months for the National Institution for Italian Pensioners (<i>Opera nazionale dei pensionati d'Italia, ONPI</i>).</p>											

Table V

## Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b> <b>1. Taxation of pension benefits</b>	<p>First pillar (<i>1. Säule</i>): Pensions and daily cash benefits are subject to taxation. Contributions to costs and health care and supplementary allowances (<i>Ergänzungsleistungen</i>) and attendance allowances (<i>Hilflosenentschädigungen</i>) are not subject to taxation.</p> <p>Second pillar (<i>2. Säule</i>): Pensions and capital benefits are subject to taxation.</p>	For tax purposes, social security benefits replacing income are treated as wages.	Benefits are subject to taxation.	Pensions are subject to taxation.	Pensions are subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	<p>Incomes of at least CHF 24,000 (€ 16,520) are subject to taxation.</p> <p>A tax reduction of 70% is granted for pensions in the First pillar.</p> <p>A tax reduction of 20%, 25% or 30% (in exceptional cases 35%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider.</p>	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Certain provisions of tax relief/reduction apply to pensioners. Pensioners with only the full minimum pension pay no tax or social security contributions.	<p>Tax is levied on the income after the deduction of sickness insurance contributions.</p> <p>The individual tax due depends in particular on the individually applicable tax credits. A general annual tax credit of max. € 887 is foreseen, the amount of which depends on the income of the person subject to taxation; annual tax credit for salaried of € 54, tax credit for an isolated single person/parent of € 364 and tax credit for a pensioner up to € 400. The amount is reduced if the annual income corresponds to € 16,715 and suppressed when it corresponds to € 21,800. These credits are deducted from the annual tax due.</p>
<b>3. Social security contributions from pension</b>	<ul style="list-style-type: none"> <li>No direct contributions are taken from pensions in the First or Second pillar.</li> <li>Unemployed recipients of an invalidity pension pay the minimum amount for old-age and survivors' insurance (<i>Alters- und Hinterlassenenversicherung</i>) (First pillar), invalidity insurance (<i>Invalidenversicherung</i>) and the families' compensation fund (<i>Familienausgleichskasse</i>) of CHF 340 (€ 234) per year.</li> </ul>	Contributions are deducted for health care and long term care insurance.	<p>WAO/WAZ/Wajong: Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the benefits. Furthermore from the WAO-benefit contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>) are deducted and from the WAZ/Wajong-benefit a contribution is deducted that equals the WW-contribution.</p>	Pensioners pay a low rate social security contribution of 3% (for health care).	3.75% sickness insurance contribution.

# Invalidity

Table V

Portugal	Switzerland	Finland	Sweden	United Kingdom									
<p>Invalidity pensions are subject to taxation, but the tax system is different than the one for earnings from work.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> Benefits are subject to taxation.</p>	<p>Pensions are fully subject to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension (<i>Kansaneläke</i>) only, no income tax is paid. See point 2 below. Disability Allowance (<i>Vammaistuki</i>), Pensioners' Care Allowance (<i>Eläkkeensaajien hoitotuki</i>) and Pensioners' Housing Allowance (<i>Eläkkeensaajien asumistuki</i>) are not taxed.</p>	<p>Benefits are subject to taxation except for housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>), the handicap allowance (<i>handikappersättning</i>) and such parts of the care allowance for disabled child (<i>vårdbidrag</i>) which are supposed to cover special expenses due to the handicap.</p>	<ul style="list-style-type: none"> <li>• Long-term incapacity benefit is taxable (with exceptions for people who were receiving the former Invalidity Benefit when it was abolished in April 1995).</li> <li>• Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance are not subject to taxation.</li> <li>• Invalid Care Allowances is taxable, but any Child Dependency Addition is not.</li> </ul> <p>Tax may also be payable on Short Term Higher Rate Incapacity Benefit.</p>	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of pension benefits</b></p>								
<p>Taxation is only applied for an annual income starting at € 10,350.22.</p>	<p>Taxation depends on the annual income of the individual or family. Lower threshold for taxation:</p> <ul style="list-style-type: none"> <li>• Single persons: from CHF 1,483 (€ 1,021) to CHF 18,852 (€ 12,976) depending on the canton/ federal tax: CHF 20,102 (€ 13,837).</li> <li>• Married couple without children: from CHF 7,425 (€ 5,111) to CHF 26,005 (€ 17,900) depending on the canton/ federal tax: CHF 32,508 (€ 22,376).</li> <li>• Married couple with two children: from CHF 15,000 (€ 10,325) to CHF 38,031 (€ 26,178) depending on the canton/ federal tax: CHF 45,662 (€ 31,430).</li> </ul>	<p>The amount of the full pension deduction for pension income per year is:</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr> <td>Single person</td> <td style="text-align: right;">€ 6,640</td> </tr> <tr> <td>married person</td> <td style="text-align: right;">€ 5,660</td> </tr> </table> <p>Government taxes: € 1,490 for all.</p> <p>When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr> <td>Single person</td> <td style="text-align: right;">€ 16,116</td> </tr> <tr> <td>married person</td> <td style="text-align: right;">€ 13,740</td> </tr> </table> <p>Government taxes: € 3,756</p>	Single person	€ 6,640	married person	€ 5,660	Single person	€ 16,116	married person	€ 13,740	<p>The special tax deduction for pensioners are 1.3969 price base amounts (<i>prisbasbelopp</i>) for married and 1.5749 price base amounts (<i>prisbasbelopp</i>) for unmarried. If the income exceeds this amount, the special tax deduction is reduced with 66.5% of the excess amount.</p>	<p>In general there is a progressive taxation of gross income after deduction of personal and other reliefs.</p> <p>Main personal reliefs per person per year: Aged under 65: GBP 4,615 (€ 7,078); between 65 and 74: GBP 6,100 (€ 9,356); over 75: GBP 6,370 (€ 9,770). Supplement for married couples (where one partner reached age 65 before 6 April 2001): aged between 65 and 74: GBP 5,465 (€ 8,382); aged over 75: GBP 5,535 (€ 8,489). These supplementary allowances for married couples are restricted to give tax relief at a fixed rate of 10%. The higher personal and married couples allowances for those aged 65 and over are reduced by GBP 1 (€ 1.53) for every GBP 2 (€ 3.07) of income over above the income limit of GBP 17,900 (€ 27,454). They cannot be reduced to below the rate applicable to those aged under 65.</p>	<p><b>2. Limit of income for tax relief or tax reduction</b></p>
Single person	€ 6,640												
married person	€ 5,660												
Single person	€ 16,116												
married person	€ 13,740												
<p>No contributions.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No contributions.</p>	<p>Sickness insurance premium for pensioners is 1.5% of taxable income.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p><b>3. Social security contributions from pension</b></p>								



- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity

**VI Old-Age**

- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guaranteeing sufficient resources
- XII Long-term care



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	National pension ( <i>Folkepension</i> ): Law of 16 May 1984, amended. Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): Law of 7 March 1964, amended. Partial pension ( <i>Delpension</i> ): Law of 4 June 1986 (modified).	Social Code ( <i>Sozialgesetzbuch</i> ), Book VI, introduced by the Pension Reform Act ( <i>Rentenreformgesetz</i> ) of 18 December 1989, amended by the law of 23 July 2002.	Law No. 1846/51 of 14 June 1951, last amended on 5 January 1999 with the publication of Law No. 2676/99. Law No. 1902/90 of 17 October 1990. Law No. 2084/92 of 7 October 1992. Law No. 3029/02 of 11 July 2002.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits and rates dependent on family situation.	<ul style="list-style-type: none"> <li>• National pension (<i>Folkepension</i>) as universal protection scheme for all inhabitants with flat-rate benefits depending on the duration of residence.</li> <li>• Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>) as compulsory social insurance scheme for employees with benefits depending on the duration of affiliation and on the contributions paid.</li> </ul>	Compulsory social insurance scheme for employees and certain groups of self-employed with earnings-related cash benefits.	Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.	<b>Basic principles</b>

# Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>O.M. of 18.1.1967. Legislative Royal Decree No. 1/94 of 20 June 1994, which adopts the amended text of the Social Security General Act (<i>Ley General de Seguridad Social</i>).</p> <p>Royal Decree No. 1647/97 of 31 October 1997.</p> <p>Law No. 35/2002 of 12 July 2002.</p>	<p>Articles L. 351-1 and following of the Social Security Code (<i>Code de la sécurité sociale</i>).</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Social Security Act (<i>Lög um almannaþryggingar</i>) No. 117/1993 of December 1993 with later amendments.</p> <p>Social Assistance Act (<i>Lög um félagslega aðstoð</i>) No. 118/1993 of December 1993 with later amendments.</p> <p>Act on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldutryggingu lífeyrisréttinda og starfsemi lífeyrissjóða</i>) No. 129/1997 of December 1997 with later amendments.</p>	<p>Law No. 155 of 23 April 1981. Law No. 297 of 29 May 1982. Law No. 638 of 11 November 1983. Law No. 140 of 15 April 1985. Law No. 88 of 9 March 1989. Statutory Order No. 503 of 30 December 1992. Law No. 335 of 8 August 1995. Law No. 449 of 27 December 1997. Law No. 448 of 23 December 1998. Law No. 488 of 23 December 1999. Law No. 388 of 23 December 2000. Law No. 448 of 28 December 2001. Law No. 289 of 27 December 2002.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees and assimilated groups with contribution-related Retirement pensions (<i>pensión de jubilación</i>).</p>	<ul style="list-style-type: none"> <li>• Compulsory social insurance scheme for employees with pensions dependent on earnings and on the duration of insurance affiliation.</li> <li>• Compulsory complementary pension insurance schemes for all employees covered by the general pension scheme or by the scheme for employees in the agricultural sector.</li> </ul>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with flat-rate benefits.</p>	<p>Dual system: Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.</p>	<p><b>Basic principles</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	<p>First pillar (<i>1. Säule</i>): Old-age and Survivors' Insurance Act (<i>Gesetz über die Alters- und Hinterlassenenversicherung</i>), LGBl. 1952 No. 29.</p> <p>Second pillar (<i>2. Säule</i>): Company Staff Welfare Act (<i>Gesetz über die betriebliche Personalvorsorge</i>), LGBl. 1988 No. 12.</p> <p>All acts are in force in their modified version.</p>	<p>Book III of the Social Insurance Code (<i>Code des assurances sociales</i>) in the terms following the Law of 27 July 1987.</p>	<p>General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>).</p>	<p>National Insurance Act (<i>folketrygd-loven</i>) of 28 February 1997, Chapters 3 and 19.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955 with amendments.</p>
<b>Basic principles</b>	<p>First pillar (<i>1. Säule</i>): Compulsory universal social insurance scheme (subsistence provision) for all persons with residence or economic activity (employees and self-employed) in Liechtenstein with contribution-based benefits (partly fictitious contributions).</p> <p>Second pillar (<i>2. Säule</i>): Compulsory social insurance scheme (protection of the standard of living) for employees with contribution-based benefits.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the duration of the affiliation (flat-rate) and on contributions (earnings-related).</p>	<ul style="list-style-type: none"> <li>• General system for all inhabitants, financed by contributions on earned incomes, with benefit rates depending on the family situation.</li> <li>• Compulsory supplementary pension schemes for most of the employees based on agreements between social partners.</li> </ul>	<p>The National Insurance Scheme (<i>folketrygden</i>) is a universal compulsory scheme. The pension system of the scheme consists of three key elements:</p> <ul style="list-style-type: none"> <li>• Basic pension (<i>grunnpensjon</i>) based on periods of residence.</li> <li>• Earnings-related supplementary pension (<i>tilleggspensjon</i>) based on annual pension points (<i>pensjons-poeng</i>) reflecting the level of income.</li> <li>• Special supplement (<i>særtillegg</i>) to those entitled to no supplementary pension or a supplementary pension below the amount of the special supplement. In the latter case only the differential is paid.</li> </ul> <p>"Pay-as-you-go"-system.</p>	<p>Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.</p>

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Statutory Order 329/93 of 25.9.1993. Statutory Order 9/99 of 8.1.1999. Statutory Order 265/99 of 14.7.1999. Statutory Order 309-A/2000 of 30.11.2000. Government Decree 359/99 of 18.5.1999. Statutory Order 35/02 of 19.2.2002.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Federal Law on Old-age and Survivors' Insurance of 20 December 1946 (LAVS). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (LPGA). <i>2<sup>nd</sup> pillar (statutory minimum):</i> Federal Law on Occupational Benefit Plans concerning Old-age, Survivors and Invalidity of 25 June 1982 (LPP). The LPP only lays down minimum provisions. Pension institutions may provide more extensive cover in their internal regulations. Here we deal only with the legal minimum scheme.</p>	<p>National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>). Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>). Employees' Pensions Act 395/1961 (<i>Työntekijän eläkelaki, TEL</i>). Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>). Local Government Employees' Pensions Act 202/1964 (<i>KVTEL</i>). State Employees' Pensions Act 280/1966 (<i>VEL</i>). Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KiEL</i>). Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>). Farmers' Pensions Act 467/1969 (<i>MYEL</i>). Pension Act for Performing Artists And Certain Other Employee Groups 1056/1998 (<i>TaEL</i>).</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments. Act on Earnings-related Old Age Pension (<i>Lag om inkomstgrundad ålderspension</i>) of 1998. Guaranteed Pension Act (<i>Lag om garantipension</i>) of 1998. Pension Supplement Act (<i>Lag om pensionstillskott</i>) of 1969.</p>	<p>Social Security Contributions and Benefits Act 1992 and the regulations thereunder. Pensions Act 1995.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits related to the registered earnings and to the duration of affiliation.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Universal insurance that must cover the basic needs in an appropriate way. <i>2<sup>nd</sup> pillar (statutory minimum):</i> Compulsory insurance for employees above a certain salary. Combined with the 1<sup>st</sup> pillar, it must enable the maintenance of the previous standard of living in an appropriate way.</p>	<p>Dual system: (1) insurance system (employment pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers) and (2) universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension. The pension schemes are integrated and when employment pension exceeds a given limit, no national pension is paid.</p>	<p>A new old-age pension scheme came into force on 1 January 1999. The first pensions from the new scheme were paid in January 2001. There will be transitional rules as the new system is introduced only gradually. In 2017, new pensions will be calculated completely under the new system. See Table VII, Basic principles, for a description of the previous old-age pension scheme. The public old age pension system (<i>ålderspension</i>) is compulsory and of universal coverage. There is no upper age-limit for earning pension rights. The old age pension system consists of three parts:</p> <ul style="list-style-type: none"> <li>• The PAYG earnings-related old-age pension (<i>inkomstpension</i>) is a system with fixed contributions of 16% of the pensionable earnings.</li> <li>• Fully funded premium reserve system (<i>premiereservsystem</i>) based on conventional insurance principles forms a second part of the earnings related scheme. 2.5% of the pensionable earnings up to 7.5 income base amounts (<i>inkomstbasbelopp</i>) will be paid into this system and will carry return in individual accounts.</li> <li>• Guarantee pension (<i>garantipension</i>) for all residents with low or no earnings-related old-age pension.</li> </ul>	<p>Contributory State Pension scheme (for people who have reached State Pension age) made up of a flat rate <i>Basic State Pension</i>, an earnings-related additional Pension (<i>State Earnings Related Pension, SERPS, and State Second Pension, S2P</i>, that replaced SERPS from April 2002) and an earnings-related <i>Graduated Retirement Benefit</i>. A non-contributory State Pension is payable to certain persons aged 80 years and over (see Table XI). Voluntary supplementary pension schemes may be used to replace benefits provided by <i>SERPS</i>.</p>	<p><b>Basic principles</b></p>

Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>Field of application</b>	Compulsory insurance for employees.	<p>National pension (<i>Folkepension</i>): Compulsory membership for all resident nationals.</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>):</p> <ul style="list-style-type: none"> <li>• Compulsory membership for all employees aged 16 - 66 working 9 hours or more per week, as well as persons who receive daily allowances in case of sickness, birth, adoption or unemployment or who have started participating in activation or training/ education measures or who are in a period of work placement according to the law on an active labour policy.</li> <li>• Beneficiaries of the guarantee of sufficient resources, disability pension (<i>førtidspension</i>) or other transfer income.</li> <li>• Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of 3 years.</li> </ul>	Manual and white-collar workers. Voluntary insured persons.	Compulsory insurance for all employees and assimilated.	<b>Field of application</b>
<b>Exemptions from compulsory insurance</b>	No exemptions.	<p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Exempted from compulsory insurance are employees working less than 9 hours per week (also see above under "Field of application").</p>	No compulsory insurance for employees with only insignificant employment (up to €325 per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.	<b>Exemptions from compulsory insurance</b>

# Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>Compulsory insurance for all employees.</p>	<p>Compulsory insurance for all employed and assimilated persons.</p>	<p>With some exceptions, all persons aged 16 to 66 years of age employed under a contract of service or apprenticeship. Also self-employed persons aged 16 years to 66 years.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): All residents. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): All insured employees, employers and self-employed persons aged 16-70.</p>	<p>Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) for farmers, tenants, self-employed craftsmen and merchants/retailers.</p>	<p><b>Field of application</b></p>
<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<ul style="list-style-type: none"> <li>• Persons with weekly earnings less than €38 per week and the self-employed with an annual income of less than €3,174.</li> <li>• Civil and Public Servants recruited prior to April 1995.</li> <li>• The self-employed are not covered for Retirement Pension.</li> </ul>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): No exemptions. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No exemptions.</p>	<p>50% when asked, for craftsman and traders already retired.</p>	<p><b>Exemptions from compulsory insurance</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Field of application</b>	<p>First pillar (<i>1. Säule</i>): All employed persons (employees and self-employed persons) and all unemployed residents.</p> <p>Second pillar (<i>2. Säule</i>): Dependant employed persons, who have completed their 23<sup>rd</sup> year and are liable for contributions in the First pillar and who have an annual income of more than CHF 25,320 (€17,428). The work contract must be unlimited or have a duration exceeding 9 months.</p> <p>Voluntary insurance for employees who are not liable for contributions and for self-employed persons who have employees.</p>	<p>Compulsory insurance for all persons engaged in a professional activity (employees or self-employed). A voluntary insurance is possible.</p>	<p>All residents under 65 whatever their income or nationality. All persons under 65 who work in The Netherlands and consequently pay tax on wages are also insured.</p>	<p>Compulsory coverage from the age of 16 for all residents independent of occupational activity. Supplementary pension (<i>tilleggspensjon</i>) covers all occupationally active, whether dependent workers, freelancers or self-employed.</p>	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves).</li> <li>• Persons voluntarily insured.</li> </ul>
<b>Exemptions from compulsory insurance</b>	<p>First pillar (<i>1. Säule</i>): Diplomatic privileges; at the same time insurance abroad; short-term insurance membership.</p> <p>Second pillar (<i>2. Säule</i>): For example employees who already have compulsory insurance or are involved in an independent activity in their primary profession; employees, who are at least two-thirds invalid or double financial burdens (in the case of an equivalent insurance abroad).</p>	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	<p>No exemptions.</p>	<p>No exemptions, but no pension points (<i>pensjonspoeng</i>) are credited for the occupationally active with an annual income below the Basic Amount (<i>Grunnbeløpet</i>) of NOK 54,170 (€7,454).</p>	<p>No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of €309.38 per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Compulsory insurance for all salaried workers.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> All persons domiciled in Switzerland or gainfully employed there.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• Employees over the age of 17, affiliated to the 1<sup>st</sup> pillar and receiving from the same employer an annual salary greater than CHF 25,320 (€ 17,428).</li> <li>• Optional insurance for employees not covered by compulsory insurance and for the self-employed.</li> </ul>	<p>National pension (<i>Kansaneläke</i>): Compulsory coverage for all residents aged 16 to 65.</p> <p>Employment pension (<i>Työeläke</i>): All employees, self-employed persons and farmers aged 23 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act, <i>TEL</i>) adapting the general principles to different circumstances.</p>	<p>Compulsory coverage for all residents in Sweden. There is a flexible pensionable age from the age of 61.</p>	<p>Basic State Pension: All employed and self employed persons (except certain married women who chose before April 1977 not to be insured) who have paid sufficient contributions for a required numbers of years.</p> <p>Graduated Retirement Benefit: All employed persons who paid "graduated" (i.e. earnings-related) contributions between 6 April 1961 and 5 April 1975.</p> <p>SERPS (State Earnings Related Pension Scheme): Based on an employed person's earnings from April 1978 to 5<sup>th</sup> April 2002 on which full rate contributions are paid between the lower and upper earnings limits.</p> <p>State Second Pension (S2P) was introduced from 6<sup>th</sup> April 2002 and reformed <i>SERPS</i> to provide a better additional State Pension for low and moderate earners, and certain carers and long term disabled people.</p>	<p><b>Field of application</b></p>
<p>No exemptions.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>• In the case of a double burden (simultaneous foreign insurance).</li> <li>• In the case of compulsory insurance for a short time only.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• Employees for which the employer is not required to pay contributions for the 1<sup>st</sup> pillar.</li> <li>• Employees gainfully employed for less than 3 months.</li> <li>• Employees that already have compulsory insurance or whose main occupation is freelance work.</li> <li>• Persons with at least 2/3 invalidity.</li> <li>• Certain members of the family of a farmer working in his company.</li> <li>• In the case of a double burden (simultaneous foreign insurance).</li> </ul>	<p><i>Employees:</i> No exemption (for short term, low income employment pension, <i>Työeläke</i>, accrual see below "Benefits. 2. Calculation method or pension formula").</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds €5,381.31 for self-employed and €2,690.66 for farmers.</p>	<p>Total earnings less than 0.423 price base amounts (<i>prisbasbelopp</i>) SEK 16,400 (€1,797) yearly are not pension-carrying in the earnings related old-age pension system. Pensionable incomes exceeding 7.5 income base amounts (<i>inkomstbasbelopp</i>) are not qualifying for pension.</p>	<p>No contributions and no benefits for persons with earnings below the Lower Earnings Limit (<i>LEL</i>) GBP 75 (€115) per week or for self-employed persons with annual earnings less than GBP 4,025 (€6,173).</p> <p>Low Earnings Threshold (<i>LET</i>) introduced, which is set at Personal Tax Allowance and at which employees start to pay contributions. As a result, some employees no longer pay NI contributions, but are treated as if they have been paid allowing them to build up entitlement to contributory benefits such as Retirement State Pension.</p>	<p><b>Exemptions from compulsory insurance</b></p>



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>Conditions</b>					<b>Conditions</b>
<b>1. Minimum period of membership</b>	No minimum period.	National pension ( <i>Folkepension</i> ): At least three years of residence in Denmark between the ages of 15 and 65 (67 for those who had reached the age of 60 on 1.7.1999). Non nationals: 10 years of residence in Denmark, 5 years immediately before pension. Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): No minimum period.	60 months of insurance.	<i>Persons insured before 31.12.1992:</i> 4,500 working days, for which contributions were paid. <i>Persons insured since 1.1.1993:</i> 4,500 working days for which contributions were paid.	<b>1. Minimum period of membership</b>

## Old-Age

Table VI

Spain	France	Ireland	Iceland	Italy	
<p>Contributions must have been paid during a period of 15 years of which at least 2 years must have been during the 15 years immediately preceding the event which gives the right to entitlement.</p>	<p>Eligibility is dependant on the payment of contributions enabling the validation of at least one quarter's insurance. One quarter's insurance is acquired when the remuneration equals the amount of 200 hours of the minimum wage (<i>salaire minimum interprofessionnel de croissance, SMIC</i>) as of 1 January, that is to say €1,366.</p>	<p><i>Retirement Pension:</i> Must have become insured before the age of 55; have at least 156 contributions paid and an annual average of at least 24 contributions paid or credited from 1953 (or from first entry into insurable employment, if later) to the end of the tax year before attaining the age of 65.</p> <p><i>Old-Age (Contributory) Pension:</i> Must have become insured before the age of 56; have at least 156 contributions paid and an annual average of at least 10 contributions paid or credited from 1953 (or date of first entry into insurable employment, if later) to the end of the relevant tax year prior to attaining the age of 66. If the yearly average is between 10 and 19 contributions a total of 260 contributions must have been paid.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): At least three years of residence in Iceland between the ages of 16-66 inclusive.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No minimum period.</p>	<p>20 years of contributions.</p> <p><i>New system:</i> 5 years of contributions (since 1.1.1996).</p>	<p><b>Conditions</b></p> <p><b>1. Minimum period of membership</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<p><b>Conditions</b></p> <p><b>1. Minimum period of membership</b></p>	<p>First pillar (<i>1. Säule</i>): 1 year for entitlement to a pension. Second pillar (<i>2. Säule</i>): No waiting period.</p>	<p>120 months of effective insurance. If, at age 65, the insured does not fulfil the necessary condition of 120 months of insurance to obtain an old-age pension (<i>pension de vieillesse</i>), the contributions paid (except the portion paid by the State) are reimbursed.</p>	<p>No qualifying conditions.</p>	<p>For a basic pension (<i>grunnpensjon</i>) three years of residence between 16 and the end of the calendar year the insured reaches 66. For a supplementary pension (<i>tillleggspensjon</i>) pension points (<i>pensjonspoeng</i>) credited for three calendar years.</p>	<p>"Eternal eligibility" (<i>ewige Anwartschaft</i>) in case of 180 contribution months or 300 insurance months, with fictitious qualifying periods (<i>Ersatzzeiten</i>) only counting from 1 January 1956, or 180 insurance months within the last 360 calendar months.</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> One year of contributions. <i>2<sup>nd</sup> pillar (statutory minimum):</i> No minimum period of membership.</p>	<p>National pension (<i>Kansaneläke</i>): 3 years of residence in Finland after the age of 16. Employment pension (<i>Työeläke</i>): 1 month of employment and salary above given minimum, e.g. TEL: € 224.22 per month. For shorter employment periods and/or income below the minimum, pension is accrued if the total annual income is above € 707.45  <i>Self-employed and farmers:</i> From beginning of insurance.</p>	<p>None for the earnings-related old-age pension. Three years of residence in Sweden for the guarantee pension.</p>	<p>Basic State Pension: Generally contributions paid for at least 10-11 years. Graduated Retirement Benefit: Must have paid sufficient "graduated" (earnings-related) contributions between April 1961 and April 1975 to earn at least 1 "unit" of graduated pension [1 unit earned for every GBP 7.50 (€12) men or GBP 9 (€14) (women) contributed]. SERPS (State Earnings Related Pension Scheme): Must have surplus earnings, i.e. in excess of the Lower Earnings Limit (<i>LEL</i>) in at least one year since April 1978 until 5<sup>th</sup> April 2002. State Second Pension (<i>S2P</i>): Must satisfy one of the following conditions for at least one year after April 2002:</p> <ul style="list-style-type: none"> <li>(i) Must have surplus earnings, i.e. in excess of the Lower Earnings Limit (<i>LEL</i>);</li> <li>(ii) for a complete tax year they do not work at all, or earn less than the annual Lower Earnings Limit and they are looking after: <ul style="list-style-type: none"> <li>• a child under age six and get child benefit for that child; or</li> <li>• an ill or disabled person and are entitled to Invalid Care Allowance or qualify for Home Responsibilities Protection (<i>HRP</i>).</li> </ul> </li> <li>(iii) for a complete tax year they are entitled to long-term Incapacity Benefit or get Severe Disablement Allowance, as long as, at state pension age, they have worked and paid Class 1 NI contributions, or are treated as having paid Class 1 NI contributions for at least 1/10th of their working life since 1978.</li> </ul>	<p><b>Conditions</b></p> <p><b>1. Minimum period of membership</b></p>

Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>2. Conditions for drawing full pension</b>	<p>Career duration equivalent to 43 years (for women) and 45 years (for men).</p> <p>The length of the whole career for women will be raised to 44 years from 2006 to 2009 and 45 years from 2009 on.</p>	<p>National pension (<i>Folkepension</i>): Full pension after 40 years of residence between the ages of 15 and 65 (67 for those who had reached the age of 60 on 1.7.1999).</p> <p>Supplementary pension (<i>arbejds-markedets tillægspension, ATP</i>): Scheme in force since 1 April 1964. Payment of full contributions from 1964 to 2003.</p>	<p>Completion of a certain year of age and fulfilment of a certain qualifying period.</p>	<p><i>Persons insured before 31.12.1992:</i> Period of insurance of 35 years or 10,500 working days to obtain a pension corresponding to 80% of pensionable income.</p> <p><i>Persons insured since 1.1.1993:</i> Period of insurance of 35 years to obtain a pension corresponding to 70% of pensionable income.</p>	<b>2. Conditions for drawing full pension</b>
<b>3. Legal retirement age · Standard pension</b>	<p>Women: 63 years (the age is raised progressively to 65 during a transitory period running from 1997 to 2009);</p> <p>Men: 65 years.</p>	<p>National pension (<i>Folkepension</i>): 65 (67 for those who had reached the age of 60 on 1.7.1999).</p> <p>Supplementary pension (<i>arbejds-markedets tillægspension, ATP</i>): Persons who reach the age of 60 after 1<sup>st</sup> July 1999 can demand the pension before the age of 67, but not before the age of 65. The pension is reduced by 10% proportionally.</p>	<p>In principle 65 years.</p>	<p><i>Persons insured before 31.12.1992:</i> Men: 65 years Women: 60 years</p> <p><i>Persons insured since 1.1.1993:</i> Men: 65 years Women: 65 years</p>	<b>3. Legal retirement age · Standard pension</b>

# Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>To obtain a full rate retirement pension (<i>pensión de jubilación</i>) the contribution period must have been 35 years.</p>	<p>Full rate is accorded either because of the duration of the insurance period (160 quarters), because of age (65 years) or because the person belongs to a particular group (insured unable to work, etc.).</p>	<p><i>Retirement Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited. <i>Old-Age (Contributory) Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Full old-age pension (<i>elli-lífeyrir</i>) after 40 years of residence between the ages of 16 and 67. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): 40 years of contribution period.</p>	<p>40 years of insurance and contributions.</p>	<p><b>2. Conditions for drawing full pension</b></p>
<p>65 years.</p>	<p>60 years.</p>	<p><i>Retirement Pension:</i> 65 years. <i>Old-Age (Contributory) Pension:</i> 66 years.</p>	<p>67 years.</p>	<p>Men: 65 years; Women: 60 years. For those with a disability of at least 80% and for the blind: men: 60 years; women: 55 years. New system: age 57-65 years. The amount of the benefit varies according to age.</p>	<p><b>3. Legal retirement age</b> · <b>Standard pension</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Conditions for drawing full pension</b>	<p>First pillar (<i>1. Säule</i>): Full period of membership (no gaps in insurance between age 20 and the insurance case). Second pillar (<i>2. Säule</i>): None.</p>	40 years of insurance.	Entitled to a full pension is the person who has been insured between his 15 <sup>th</sup> and 65 <sup>th</sup> birthday. A 2% reduction is made on the full pension for each year of non-insurance.	<p>A full basic pension (<i>grunnpensjon</i>) requires 40 years of residence between 16 and the end of the calendar year the insured reaches 66. A full supplementary pension (<i>till-eggspensjon</i>) requires pension points (<i>pensjonspoeng</i>) to be credited for 40 calendar years. Pension points are credited from the year the insured reaches 17 to the year he reaches 69.</p>	For a standard old-age pension ( <i>Regelaltersrente</i> ): 40 insurance years.
<b>3. Legal retirement age · Standard pension</b>	<p>First and Second pillar: Women and men: 64 years (after a transition period in 2009). In the Second pillar, another retirement age can also be chosen, as long as an insurance plan that is at least equivalent is provided.</p>	65 years.	65 years.	67 years.	<p>65 years for men. 60 years for women. Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2024 and 2033.</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Contributions paid for 40 years.	<p><i>1<sup>st</sup> pillar (basic scheme):</i> A pension is complete for insured persons who have a complete period of contributions. The period of contributions is complete when a person may show the same number of contribution years as that of her/his age group.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Having contributed since the age of 25 up to 65 years for men and 62 years for women.</p>	<p>National pension (<i>Kansaneläke</i>): 40 years of residence in Finland between the ages of 16 and 65 for a full pension.</p> <p>Employment pension (<i>Työeläke</i>): 40 years of employment or self-employment.</p>	<p>Old-age earnings-related pensions (<i>inkomstpension</i> or <i>premiepension</i>) can be drawn from the age of 61. The pension will be based on all life-time earnings reported to the scheme. There is no upper age limit. A "full" pension does not exist in this scheme.</p> <p>Guarantee pension (<i>garantipension</i>) can be paid out from the age of 65. For a full pension there must be 40 years of residence in Sweden. The maximum total is 2.13 price base amounts (<i>prisbasbelopp</i>). The guarantee pension will be reduced in relation to the earnings related public pension the individual is entitled to. Above an earnings related pension of 3.07 price base amounts (<i>prisbasbelopp</i>) no guarantee pension is paid.</p>	<p>Basic State Pension: Contributions paid or credited for 90% of years in "working life" [i.e. from age 16 to age 65 (men)/ 60 (women)]. Generally this means that for full amount of pension, contributions must be paid or credited for 90% of 44 years (men) and 39 years (women).</p>	<b>2. Conditions for drawing full pension</b>
Men and women: 65 years.	<p><i>1<sup>st</sup> pillar (basic scheme):</i> 65 years for men, 63 years for women (64 years as from 2005).</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> 65 years for men, 62 years for women. Women who fulfil the general conditions of affiliation continue to be insured under the 2<sup>nd</sup> pillar until they reach the ordinary retirement age under the 1<sup>st</sup> pillar.</p>	65 years.	65 years but entitlement to stay until 67 years.	<p>State Pension age: Men: 65 years Women: 60 years (gradually rising to 65 over period 2010 and 2020).</p>	<b>3. Legal retirement age</b> · <b>Standard pension</b>



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
· Early pension	Age 60 for women and men; on the condition that 32 years of professional activity can be proved (progressive increase up to 35 years in 2005).	Early pension (if granted until 31.12.2002) for persons over 50 for social and/or health reasons (see Table V "Invalidity").	<p>Early retirement possible for men and women:</p> <ul style="list-style-type: none"> <li>• at the age of 63 (or 60 for the severely handicapped, for persons unfit or unable to work) after 35 years of pension insurance periods, or</li> <li>• at the age of 60 after 180 contribution months if unemployed at the commencement of the pension and if unemployed for 52 weeks after completion of the age of 58.5 years of age or have worked part-time for elder workers (<i>Altersteilzeitarbeit</i>) for 24 calendar months and if at least 8 years of compulsory insurance in the last 10 years.</li> </ul> <p><i>Women:</i> At age 60 after 180 contribution months if they were compulsorily insured for more than ten years since the age of 40.</p> <p>The age limits for early pensions are increased as follows:</p> <ul style="list-style-type: none"> <li>• Old age pension because of unemployment or after part-time for elder workers is in general only possible for persons having completed the age of 65,</li> <li>• Old age pension for the long-term insured is in general only possible for persons having completed the age of 65;</li> <li>• Old age pension for women in the years 2000 to 2004 from 60 to 65 years;</li> <li>• Old-age pension for severely disabled persons in the years 2001 to 2003, from 60 to 63 years.</li> </ul> <p>Even after the increase of these age limits the pensions can be claimed after the completion of the age of 60 or 63 respectively with the acceptance of pension's reductions, which are used to compensate for the longer duration of pension payments. The reduction amounts to 0.3% of the pension for each month, during which the pension is claimed earlier.</p>	<p><i>Persons insured before 31.12.1992:</i> Full pension:</p> <ul style="list-style-type: none"> <li>• Without age condition if 37 insurance years (or 11,100 days),</li> <li>• from 62 years for men (57 for women) if 10,000 working days,</li> <li>• from 58 years for men if 10,500 working days,</li> <li>• from 55 years for mothers with a child who is a minor if 5,500 working days,</li> <li>• from 60 years for men (55 for women) if arduous and unhealthy work if 4,500 working days (of which 3,600 are days of arduous and unhealthy work and 1,000 days worked during the 13 years preceding the retirement),</li> <li>• from 55 (men and women) if 35 years or 10,500 working days (of which 7,500 must have been spent doing arduous and unhealthy work).</li> </ul> <p>Reduced pension:</p> <ul style="list-style-type: none"> <li>• From 65 years (men and women) if 3,500 insurance days (transitory regulation until 31.12.2008),</li> <li>• from 60 years for men (55 years for women) if 4,500 working days (of which 100 days have been worked during the last 5 years),</li> <li>• from 60 years for men (55 years for women) if 10,000 days of insurance (of which 100 per year during the last five years),</li> <li>• from 53 years for men and women if 35 working years or 10,500 working days (of which 7,500 days must have been worked under arduous or unhealthy conditions),</li> <li>• from 50 years for mothers with a minor or disabled child if 5,500 working days.</li> </ul> <p><i>Persons insured since 1.1.1993:</i> Full pension:</p> <ul style="list-style-type: none"> <li>• Without age condition if 37 insurance years (or 11,100 days),</li> <li>• From 60 years for men and women if arduous or unhealthy work if 4,500 working days or 15 years of insurance (<math>\frac{3}{4}</math> with arduous or unhealthy work),</li> <li>• from 55 years for mothers with a minor or disabled child if 6,000 working days or 20 years of insurance.</li> </ul> <p>Reduced pension: From 55 years (men and women) if 35 insurance years or 10,500 days. From 60 years if 15 working years or 4,500 days insured (of which 750 days are required during the last 5 years).</p>	· Early pension

# Old-Age

Spain	France	Ireland	Iceland	Italy
<ul style="list-style-type: none"> <li>• As a transitory measure and in order to guarantee the vested rights, the persons insured according to the system abolished on 1 January 1967 have the possibility of retiring at 60 years of age.</li> <li>• The age of 65 years can also be reduced for certain groups whose professional activity is arduous, toxic, dangerous or unhealthy.</li> <li>• From 01.01.02 workers over 61 years of age in certain cases.</li> </ul>	No early pension.	No early pension.	<p>National pension (<i>lífeyrir almannaþrygginga</i>): 60 years for persons who have been registered as seamen on an Icelandic vessel for at least 180 days per year on the average for 25 years. Also for seamen who have worked for 25 years or longer on an open vessel or a decked vessel under 12 gross tons if seamanship was the main occupation. For health reasons, see table V "Invalidity".</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Possible to draw old-age pension earlier, the general rule is from age 65. Accrued old-age pension actuarially reduced. Reduction is permanent.</p>	<p>Early retirement pension (<i>pensione di anzianità</i>): at the age of 57 with 35 years of contributions or after 37 years of contributions regardless of age.</p> <p>Pensions awarded to employees of companies in economic difficulties: early retirement is possible at the latest 5 years before normal retiring age.</p> <p>Special conditions for employees with an early start of working life (minimum 52 contribution weeks in the age of 14 - 19 years), for employees exposed to arduous work, for "mobile" workers (whose job normally involves working in different unpredictable places) and for manual workers and assimilated persons.</p>

• Early pension

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· Early pension	<p>First pillar (<i>1. Säule</i>): Anticipation is possible as of the age of 60, as of any following month (pension reduction).</p> <p>Second pillar (<i>2. Säule</i>): Persons eligible to receive a retirement pension from the First pillar can take their pension 1 or 4 years early. Further regulations are possible in the rules governing each pension fund.</p>	<p>Early retirement pension (<i>pension de vieillesse anticipée</i>):</p> <ul style="list-style-type: none"> <li>• From 60 years of age, on condition that 480 months of effective insurance can be proved or assimilated periods can be proved.</li> <li>• From 57 years of age, on condition that 480 months of effective insurance can be proved.</li> </ul>	None.	Old-Age pension cannot be drawn before the age of 67.	<p>61 ½ years for men. 56 ½ years for women.</p> <p>Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2019 and 2028.</p>

# Old-Age

Table VI

Portugal	Switzerland	Finland	Sweden	United Kingdom	· Early pension
<p>Insured aged at least 55, with an accomplished period of 30 calendar years of contributions. The pension amount is reduced.</p> <p>Unemployed: from the age of 60. For those who have contributed 20 calendar years and are aged 50 or more when unemployed, it is also possible from the age of 55. In this case the pension amount is reduced.</p> <p>In case of heavy or unhealthy work: as a rule, from the age of 55 (only for professions legally foreseen).</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> One or 2 years early for men; one year (2 years as from 2005) for women.</p> <p>Actuarial reduction in the pension.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No provision.</p>	<p>Early old-age pension from the age of 60 (no other conditions). Accrued old age pension actuarially reduced. Reduction is permanent.</p>	<p>No special early pension. See above.</p>	<p>No early State Pension.</p>	<p>· Early pension</p>

Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
· <b>Deferred pension</b>	No deferred pension.	Deferment possible (3 years) under the supplementary pension scheme ( <i>arbejdsmarkedets tillægspension, ATP</i> ).	Deferment possible.	No deferred pension.	· <b>Deferred pension</b>
<b>Benefits</b> 1. <b>Determining factors</b>	The amount of earnings taken into account, the duration of insurance, family status and sex (until 2009).	National pension ( <i>Folkepension</i> ): Length of time residing in Denmark between the ages of 15 and 65 (67 for those who had reached the age of 60 on 1.7.1999). Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): Duration of membership in scheme and the contributions paid; there are 3 levels of contributions, varying according to the hours of work.	Amount of employment income insured through contributions during the entire insured life.	Amount of the wage and number of insured years.	<b>Benefits</b> 1. <b>Determining factors</b>

## Old-Age

Table VI

Spain	France	Ireland	Iceland	Italy	
<p>The insured person can continue to work after the legal retirement age. As a general rule, there is no upper age limit.</p>	<p>From 65 years (benefits, see under "Benefits, Deferment").</p>	<p>No deferred pension.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Deferment possible, no upper age limit.                      Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Deferment possible, the general rule is up to age 70, with increased benefits.</p>	<p>Deferment possible until a maximum of 65 years.</p>	<p>· <b>Deferred pension</b></p>
<p>The retirement pension (<i>pensión de jubilación</i>) amount is determined on the basis of contributions which in turn depend on the earnings and on the number of contribution years.</p>	<p>Average salary, duration of membership into the insurance, and if needed, the age of the insured at the time of the pension leave.</p>	<ul style="list-style-type: none"> <li>• Minimum number of contributions paid since entry into insurance.</li> <li>• Yearly average number of contributions registered (paid or credited).</li> <li>• Entry into social insurance at least 10 years before pension age.</li> </ul>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Residence period in Iceland and income.                      Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Length of time insured and level of contributions.</p>	<p>Reference earnings and length of insurance.</p>	<p><b>Benefits</b>                      1. <b>Determining factors</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Deferred pension</b>	<p>First pillar (<i>1. Säule</i>): Retirement can be postponed up to the age of 70 (pensions will be increased on an actuarial basis).</p> <p>Second pillar (<i>2. Säule</i>): Payment of pension can be deferred if an at least equivalent insurance is provided. Regulations in the rules governing each pension fund.</p>	<p>No deferred pension. If the person is active beyond 65 years of age, the contributions paid by the insured are refunded at the end of the year.</p>	<p>No deferred pension.</p>	<p>Pension may be deferred for up to three years.</p>	<p>Unlimited possibility.</p>
<p><b>Benefits</b></p> <p><b>1. Determining factors</b></p>	<p>First pillar (<i>1. Säule</i>): The amount of the pension is calculated on the basis of two factors: 1) The length of time contributions have been paid (to determine the pension scale, <i>Rentenskala</i>) and 2) the so-called "qualifying average annual income" (to determine the amount of the pension on the applicable pension formula).</p> <p>Second pillar (<i>2. Säule</i>): The amount of credited wages, amount of the contribution and duration of the contribution.</p>	<p>Number of insurance years, of assimilated periods and earnings taken into account.</p> <p>Special staggered supplements in case of activity beyond 65 years of age.</p>	<p>Length of insured periods, family status.</p>	<ul style="list-style-type: none"> <li>• Length of residence periods (up to 40 years).</li> <li>• Number of pension point years (up to 40 years).</li> <li>• Level of pension points (<i>pensjons-poeng</i>) for the 20 best years.</li> <li>• Marital status.</li> <li>• The rate of the Basic Amount (<i>Grunnbeløpet</i>). The amount is adjusted every year by Parliament decision (normally with effect from the 1<sup>st</sup> of May) to take account of the change in the general income level.</li> </ul>	<p>Amount of income, length of time insured and age when claim is made.</p>

# Old-Age

Table VI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Possible. Retirement at 65 is not compulsory.	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Postponement from 1 to 5 years at the most. Actuarial increase in the pension.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No provision.</p>	Deferment possible (no upper age limit).	There is no upper age limit. Pension rights can be accrued as long as a person has pensionable earnings.	Deferment possible. Maximum deferment period of 5 years (until 70 years of age for men and 65 years for women). Deferment unlimited from 2010.	· <b>Deferred pension</b>
Number of years covered by contributions. Average monthly earnings during the entire insurance period.	<p><i>1<sup>st</sup> pillar (basic scheme):</i> The amount of the pension depends on the average annual income and the years of contribution.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> The pension is calculated as a percentage of the retirement assets (retirement assets = contributions + interest).</p>	<p>National pension (<i>Kansaneläke</i>): Duration of residence in Finland, marital status, municipality of present residence and amount of other pensions.</p> <p>Employment pension (<i>Työeläke</i>): Length of time insured and level of earned income.</p>	<p>Earnings related PAYG pension (<i>inkomstgrundad pension</i>):</p> <ul style="list-style-type: none"> <li>• The pension will be based on all life-time earnings reported to the scheme. There is no upper age limit.</li> <li>• Age of retirement.</li> <li>• Life expectancy for a cohort.</li> <li>• Development of the economy.</li> </ul> <p>Fully funded, premium reserve pension (<i>premiépension</i>): Ordinary insurance principles.</p> <p>Guarantee pension (<i>garantipension</i>): For a full pension there must be 40 years of residence in Sweden. The maximum total is 2.13 price base amounts (<i>prisbasbelopp</i>). The guarantee pension will be reduced in relation to earnings-related pensions. (See further factors above).</p>	<p>Basic State Pension: Length of time insured. SERPS (State Earnings Related Pension Scheme): Level of earnings (from 1978 to April 2002).</p> <p>Graduated Retirement Benefit: Amount of contributions paid between 1961 and 1975.</p> <p>State Second Pension: Level of earnings or whether they satisfy the conditions for getting S2P as a carer or long-term sick/disabled person.</p>	<p><b>Benefits</b></p> <p><b>1. Determining factors</b></p>



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece		
<b>2. Calculation method or pension formula</b>	<p>For each year taken into consideration, a pension share is granted according to the following formulas:</p> <p><i>Single or married without dependent spouse:</i> Men: <math>S \times 60\% \times 1/45</math>. Women: <math>S \times 60\% \times 1/43</math> (fraction of career raised progressively to 45 years within a transitory period running from 1997 to 2009).</p> <p><i>Married with dependent spouse:</i> Men: <math>S \times 75\% \times 1/45</math>. Women: <math>S \times 75\% \times 1/43</math> (raised progressively, see above). S = reference salary (see category below).</p>	<p>National pension (<i>Folkepension</i>): Basic pension: an annual amount of DKK 54,204 (€7,298). This sum is reduced if the conditions for obtaining a full pension (40 years of residence) are not fulfilled. In this last case: 1/40 of full pension for each year of residence between the ages of 15 and 65 (67). The basic amount is also reduced according to the professional income of the pensioner.</p> <p>Supplementary pension (<i>arbejds-markedets tillægspension, ATP</i>): Annual amount of DKK 21,444 (€2,887) if the insured has been affiliated to the supplementary scheme since 1 April 1964 and has always worked full-time since then. Supplementary pensions of less than DKK 2,480 (€334) per year will be replaced by a lump sum payment.</p>	<p>Pension formula: <math>PEP \times 1.0 \times AR</math>. PEP: Personal Earnings Points (<i>personliche Entgeltpunkte</i>). The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods, multiplied by the accession factor. The accession factor takes into account the various lengths of time pension will be drawn in the case of claim to an early retirement pension or of waiver of an old-age pension after the 65<sup>th</sup> year of age. 1.0: pension type factor (a factor established according to the respective insurance objective). AR: Current pension value (<i>aktueller Rentenwert</i>): corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries. The actual pension value amounts to €25.86 in the old <i>Länder</i> and €22.70 in the new <i>Länder</i>.</p>	<p><i>Persons insured before 31.12.1992:</i> Basic pension: the percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 2% of pensionable income. For those between 65 and 67 years, each insurance year beyond 35 years corresponds to 3%.</p>	<b>2. Calculation method or pension formula</b>	

# Old-Age

Spain	France	Ireland	Iceland	Italy	2. Calculation method or pension formula
<p>The amount of the retirement pension (<i>pensión de jubilación</i>) is obtained by applying a percentage to the calculation basis (see below under "Reference earnings or calculation basis"), the percentage corresponding to the number of contribution years the worker can prove according to a scale ranging from 50% for 15 years of contributions to 100% for 35 years of contributions, plus 3% supplement per additional year of contributions between the 16<sup>th</sup> and 25<sup>th</sup> year, and 2% supplement per year starting from the 26<sup>th</sup> year.</p> <p>Workers over 65 years of age with more than 35 years of contributions who continue working are entitled to a 2% increase over the 100% rate for each additional year of contributions.</p>	<p>Pension Formula: Reference salary x t x n/150. t = pension rate. Based on the age of the insured person and the number of years of contributions. Maximum rate of 50% if 160 quarters of insurance. 1.25% reduction for each missing quarter until the age of 65 or until required insurance period based on the year of birth is fulfilled.</p> <p>The rate of 50% is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, female manual workers having raised 3 children, war veterans or victims) or if the insured person has reached the age of 65 at the moment the pension payment is due.</p> <p>n = number of contribution quarters taken into account in the scheme retained for the calculation of the pension, maximum 150 quarters.</p>	<p><i>Retirement Pension:</i> € 157.30 per week (max.). If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p><i>Old Age (Contributory) Pension:</i> € 157.30 per week (max.). If average number of annual contribution weeks registered is more than 10, but less than 48, a reduced pension is payable.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Pension rights are calculated pro rata according to periods of residence. Minimum 3 years, maximum 40 years. Old-age pension for a single person after 40 years of residence:</p> <ul style="list-style-type: none"> <li>• Full basic pension (<i>grunnlífeyrir</i>) of ISK 239,880 (€2,834) per year. Reduced when annual income criterion, except supplementary pension from pension funds, exceeds ISK 1,296,060 (€15,313) and withdrawn when it exceeds ISK 2,095,660 (€24,760).</li> <li>• Full pension supplement (<i>tekjutrygging</i>) of ISK 412,464 (€4,873). Reduced when annual income criterion exceeds ISK 415,894 (€4,914) and withdrawn when it exceeds ISK 1,332,480 (€15,743).</li> <li>• Additional pension supplement (<i>tekjutryggingarauki</i>) of ISK 183,084 (€2,163) per year. Reduced in case of other income and withdrawn when income exceeds ISK 273,260 (€3,228).</li> </ul> <p>Different amounts apply for married or co-habiting couples.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension is calculated in accordance with rules prescribed in detail in the statutes of each individual pension fund. The general rule is that the pension is calculated in accordance with accrued pension points. The minimum pension based on a 40 year contribution amounts to 56% of the monthly wages for which contribution is paid.</p>	<ul style="list-style-type: none"> <li>• Earnings up to € 36,960 (ceiling): 2% x n x S</li> <li>• Partial amount up to € 49,156.80 (ceiling x 1.33): 1.6% x n x S.</li> <li>• Partial amount up to € 61,353.60 (ceiling x 1.66): 1.35% x n x S.</li> <li>• Partial amount up to € 70,224.00 (ceiling x 1.90): 1.1% x n x S.</li> <li>• Earnings over € 70,224.00: 0.9% x n x S.</li> </ul> <p>n = number of years of insurance (max.: 40). S = reference earnings (see below "3. Reference earnings or calculation basis.").</p> <p><i>New system:</i> For each contribution year a conventional contribution of 33% of the earnings is applied. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension amount is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). There is no longer a minimum pension.</p>	<p>2. Calculation method or pension formula</p>

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## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Calculation method or pension formula</b>	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> <li>The contribution period determines the applicable pension scale (<i>Rentenskala</i>); the amount of the pension varies within the pension scale between the highest and lowest amounts for a particular level on the basis of the qualifying average annual income (which is comprised of the following different factors: contributions, credits for child-raising, contributions of the marital partner, etc.).</li> <li>When contributions have been paid without interruption during the entire period (from the age of 20 until the contingency occurred), the insured person is entitled to a full pension (<i>Vollrente</i>) (pension formula 43): a maximum of CHF 2,110 (€1,452) and minimum of CHF 1,055 (€726) per month. If payment of contributions has been incomplete, the insured person is entitled to a partial pension (<i>Teilrente</i>) (pension formula 1 to 42).</li> <li>Pensions are paid 13 times a year (twice in December for the so-called Christmas bonus, <i>Weihnachtsgeld</i>).</li> </ul> <p>Second pillar (<i>2. Säule</i>):</p> <p>The retirement benefit is defined in terms of either contributions or benefits, i.e. a retirement capital sum will be accumulated; the amount of the retirement pension depends on the amount of retirement capital the individual accumulates.</p> <p>The pension fund can provide a capital settlement instead of a retirement benefit.</p>	<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part.</p> <ul style="list-style-type: none"> <li>Flat rate pension part (<i>majoration forfaitaire</i>): €310.83 per month for 40 years of insurance.</li> <li>Income-related pension part (<i>majoration proportionnelle</i>): 1.85% of total earnings taken into account.</li> <li>Staggered supplements (<i>majoration échelonnée</i>): beyond 55 years the rate is increased by 0.01% per year of age and of activity.</li> <li>Allowance at the end of the year (<i>allocation de fin d'année</i>) of €42.38 (in case of a complete career of 40 years; otherwise proportional reduction).</li> </ul>	<p>Pension:</p> <ul style="list-style-type: none"> <li>Single person: €906.14 per month.</li> <li>Married and unmarried persons, both 65 and over (also 2 men or 2 women sharing a household): €622.26 per month for each person.</li> <li>Pensioners with a partner younger than 65: <ul style="list-style-type: none"> <li>if the AOW-pension took effect before 1 February 1994: €906.14;</li> <li>if the AOW-pension took effect on 1 February 1994 or later: €622.26.</li> </ul> </li> </ul> <p>Full pension payable after 50 years of insurance. For every year in which there was no insurance, an amount of 2% of the full pension is deducted.</p>	<p>A full basic pension (<i>grunnpensjon</i>) to a single pensioner is equal to the Basic Amount (<i>Grunnbeløpet</i>), <math>\frac{3}{4}</math> of the Basic Amount if married or cohabitant to a pensioner or a person with an annual income (capital income inclusive) of more than twice the Basic Amount.</p> <p>A special supplement (<i>særtillegg</i>) fixed at a certain proportion of the Basic Amount, is added when no supplementary pension (<i>tilleggs-pensjon</i>) is paid. Is the supplementary pension below the full special supplement, the differential is added.</p> <p>The full minimum pension consisting of the basic pension and the special supplement, is proportionally reduced when the pensioner has been resident (or otherwise insured) for less than 40 years.</p> <p>Formula to determine annual pension points (<i>pensjonspoeng</i>):</p> $\frac{\text{AE minus BA}}{\text{BA}}$ <p>AE = annual earnings from work BA = Basic amount (<i>Grunnbeløpet</i>).</p> <p>Income up to 6 BA counts at its full amount. Income between 6 and 12 BA counts at 1/3 of its full amount, giving maximum pension points (<i>pensjonspoeng</i>) of 7.00 (8.33 before 1992).</p> <p>Formula to calculate a supplementary pension (<i>tilleggs-pensjon</i>):</p> $\text{BA} \times \text{FPA} \times 0.42$ <p>FPA= Final pension point average. The factor 0.42 (compensation rate) applies to years since 1992, to years before 1992, a rate of 0.45 is applied.</p> <p>Has the pensioner less than 40 pension point years, the supplementary pension is proportionally reduced (a basic pension is paid in addition, at least at the same proportion).</p>	<p>The calculation of pensions is identical for normal retirement pensions and early retirement pensions and is therefore presented for both together</p> <p>The formula for the calculation of pensions is based on the beginning of the pension with the 65th year for men and the 60th year for women. In these cases the following applies: 2% of "E" per year. (maximum: 80% of "E").</p> <p>"E" = calculation basis (see below 3. Reference earnings or calculation basis").</p> <p>If the pension is claimed earlier, a reduction by 3 percentage points of the calculation basis per year is made for each year the pension has been claimed prior to the regular pension age. A maximum of 10.5 percentage points of the calculation basis or 15% of the pension are deducted.</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 2% per year of a set calculation basis (<i>Bemessungsgrundlage</i>) of €643.54.</p> <p>The pension is paid 14 times per year.</p>

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Monthly rate of old-age pension (<i>penção de velhice</i>):</p> <p>Monthly amount set up by the product of the reference earnings and the constitution rates of pension related to the contribution years:</p> <ul style="list-style-type: none"> <li>• up to 20 contribution years: pension = 2% x N x RE N = number of contribution years RE = reference earnings.</li> <li>• more than 20 contribution years: tapering rates varying between 2.3% and 2% are applied to certain RE brackets, which are indexed to the national minimum wage and vary between 1.1 and 8 times or more this wage.</li> </ul> <p>For persons insured until 31.12.2001, who completed their waiting period, the law lays down that pension is calculated whether according to regulation under decree 329/93, or under current regulation, or even according to the proportional implementation of both in order to be granted the highest amount.</p> <p>The same rules are valid for persons insured before 31.12.2001 whose pension will be begin between 1 January 2002 and 31 December 2016.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> The monthly pension consists of a fraction of the minimum old-age pension (fixed amount) and a fraction of the determining average annual income (variable amount).</p> <p>If the determining average annual income is less than or equal to CHF 37,980 (€26,143), the fixed amount of the pension is equal to CHF 781 (€538) and the variable amount is equal to the determining average annual income multiplied by 13/600.</p> <p>If the determining average annual income is greater than CHF 37,980 (€26,143), the fixed amount of the pension is equal to CHF 1,097 (€755) and the variable amount is equal to the determining average annual income multiplied by 8/600.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> The annual pension is equal to 7.2% of the retirement assets acquired by the insured person on reaching retirement age.</p>	<p>National pension (<i>Kansaneläke</i>): Full amount between € 416.69 and € 493.45 per month according to marital status and municipality. If years of residence are less than 40 the pension is proportional to the length of residence. Employment pension (<i>Työeläke</i>) and other Finnish or foreign pensions received reduce the national pension by 50%.</p> <p>Employment pension (<i>Työeläke</i>): The target is 60% of pensionable salary after 40 years. The accrual rate is 1.5% of reference earnings (see below "Reference earnings or calculation basis") per year, increased to 2.5% after the age of 60.</p>	<p>In the PAYG system pension rights accrued are indexed yearly. The applicable index is based on the development of average wages.</p> <p>An annuity factor will be used in the pension formula. Outgoing pensions will be calculated by dividing total accrued pension assets by this factor. The factor will depend on average life expectancy for a cohort, on the age of retirement for an individual and on a "norm" for (expected) increase of average wages.</p> <p>Life expectancy tables will be based on the most recent average life expectancy statistics over a five year period.</p> <p>The "norm" for increase in average wages is 1.6%. It is used in the index for the yearly adjustment of outgoing pensions as well as in the factor for calculating the first year's pension. The annuity factor works as follows: Once the first year's pension is established, it is indexed according to the increase in average wages reduced by the norm. The annuity factor for computation of the first years pension is affected by the norm in such a way that the present value of the pension payments to a person living as long as the life expectancy for the cohort, is the same as if the first year's pension had been calculated without the norm (it would then have been substantially lower than under the rules now enacted) and a straight wage indexation had been used.</p> <p>In the fully funded premium reserve scheme conventional insurance principles are applied. Only life annuities are granted.</p>	<p>Basic State Pension: Flat-rate amount of GBP 75.50 (€116) per week (paid pro-rata if number of qualifying years is less than the requisite number but at least a quarter of that figure).</p> <p>Graduated Retirement Benefit: GBP 0.0921 (€0.14) per week for each GBP 7.50 (€12) (men) or GBP 9 (€14) (women) contributed.</p> <p>Minimum for a person on their own contributions: GBP 0.0921 (€0.14) per week. Maximum: GBP 7.92 (€12) per week (men) and GBP 6.63 (€10) per week (women).</p> <p>SERPS (State Earnings Related Pension Scheme): Accrual rate of 1.25% a year, based on average indexed surplus earnings (after 1978 until 5<sup>th</sup> April 2002) between the lower and upper earnings limit. For persons attaining pensionable age from 06.04.2000 the accrual rate reduces over a ten-year transitional period to 1.00%.</p> <p>State Second Pension (<i>S2P</i>): From April 2002-March 2010, the accrual rate is:</p> <ul style="list-style-type: none"> <li>(i) double prevailing <i>SERPS</i> accrual rate for earnings between the Lower Earnings Limit (<i>LEL</i>) and the Low Earnings Threshold (<i>LET</i>)</li> <li>(ii) half the prevailing <i>SERPS</i> accrual rate for earnings between the <i>LET</i> and a figure which is (3 x <i>LET</i>) - (2 x <i>LEL</i>)</li> <li>(iii) the prevailing <i>SERPS</i> accrual rate for earnings between ((3 x <i>LET</i>) - (2 x <i>LEL</i>)) and the Upper Earnings Limit.</li> </ul> <p>From April 2010 onwards, the above accrual rates become:</p> <ul style="list-style-type: none"> <li>(i) 2.0% a year</li> <li>(ii) 0.5% a year</li> <li>(iii) 1.0% a year</li> </ul> <p>respectively.</p>	<p><b>2. Calculation method or pension formula</b></p>

Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece							
<b>3. Reference earnings or calculation basis</b>	<p>Calculation of salary considered:  <i>Years prior to 1st January 1955:</i>            S = fixed amount of € 11,223.50.  <i>Years 1955 - 1980:</i></p> <ul style="list-style-type: none"> <li>• Manual workers: gross earnings without upper limit.</li> <li>• White-collar workers: gross earnings without upper limit (except for the years between 1955-1957: lump-sum amount corresponding to €54.61 for each day of work lasting at least 4 hours).</li> </ul> <p><i>Years after 1980:</i>            Gross earnings limited to the ceiling of 2002 of € 39,367.70.</p>	Not applicable. Benefits are not depending on previous earnings.	<p>Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 2003 is:</p> <p>West: € 5,100            East: € 4,250</p>	<p><i>Persons insured before 31.12.1992:</i>            Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement (the insurance categories set a ceiling above which the average gross wage of the last 5 years is not taken into account for calculating the pension). The wages which are taken into account are adjusted according to the annual increase rates of the pensions. These rates are set by the government. From 1 January 2005, the insured person may choose as calculation basis the five best during the last ten years before retirement.</p> <p><i>Persons insured since 1.1.1993:</i>            The wages of the last 5 years are taken into account for calculating the pension.</p>	<b>3. Reference earnings or calculation basis</b>						
<b>4. Non-contributory periods credited or taken into consideration</b>	<p>On the condition that certain legal conditions will be met, the following periods of non-activity are generally taken into account: involuntary unemployment, periods of pre-retirement pension on basis of collective agreements (<i>prépension conventionnelle/conventioneel brugpensioen</i>), certain periods of career interruption, incapacity for work, maternity rest, annual holiday periods, military service, recognised strikes, preventive detention, recognised studies, etc.</p>	None.	<p>Credited Substitute periods (<i>Ersatzzeiten</i>) and credited assimilated periods (<i>Anrechnungszeiten</i>) (periods of sickness, rehabilitation, unemployment, studies and higher education over 16 years of age) and credited child-raising periods (<i>Berücksichtigungszeiten</i>) (child-raising up to the age of 10 years).</p> <p>Mothers or fathers born in 1921 (West) or 1927 (East) or later are credited with the first 12 months (36 months for children born from 1992 onwards) after the month of birth as an insured period, if they stayed at home to look after the child.</p>	<ul style="list-style-type: none"> <li>• For insured women, insurance periods are taken into account for each child born after 1 January 2003:               <table style="margin-left: 20px;"> <tr> <td>1st child:</td> <td>1 year,</td> </tr> <tr> <td>2nd child:</td> <td>1½ years,</td> </tr> <tr> <td>3rd child:</td> <td>2 years.</td> </tr> </table>               Maximum 4½ years.             </li> <li>• Periods during which an invalidity pension is paid (taken into account for entitlement to an old-age pension),</li> <li>• periods of sickness benefit or unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement);</li> <li>• periods of participation in the Resistance during World War II;</li> <li>• periods of military service (option to repay missing contributions amounting to 3 years);</li> <li>• periods of educational leave (option to repay missing contributions amounting to 2 years);</li> <li>• periods of parental leave (option to repay missing contributions amounting to 3 months per child).</li> </ul>	1st child:	1 year,	2nd child:	1½ years,	3rd child:	2 years.	<b>4. Non-contributory periods credited or taken into consideration</b>
1st child:	1 year,										
2nd child:	1½ years,										
3rd child:	2 years.										

# Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>The calculation basis which serves as a reference results from the division by 210 of the pensionable wages of the concerned person during the 180 months preceding the event which gives entitlement. The 24 months immediately prior at face value, the others will be updated according to the evolution of the consumer price index.</p> <p>Annual pension ceiling: €28,409.78.</p>	<p>Annual average salary, limited to the social security ceiling of €29,184 per year which is adjusted every year by decree. The average salary is calculated on the basis of the 20 best years for the insured born in 1943. The duration is increased by one year for every birth year up to 25 years in 2008, no matter the year of birth of the insured.</p>	<p>Based on a minimum number of paid contributions and a yearly average of contributions since entry into Social Insurance. Earnings not relevant.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Not applicable. Flat-rate benefits depending on periods of residence and income. See point 2 above.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No ceiling.</p>	<p>S = reference earnings.</p> <ul style="list-style-type: none"> <li>• For those who on 31 December 1992 had worked 15 years or more: average of salaries during the last 5 years with ceiling.</li> <li>• For those who on 31 December 1992 had worked less than 15 years: average earnings over a variable period between the last 5 and 10 years, with ceiling.</li> <li>• For those first employed since 1.1.1996, the calculation is based on the total of contributions of the entire working life.</li> </ul> <p>Annual salary ceiling: €36,960.</p> <p><i>New system:</i> Annual ceiling of €80,390.96. Amount adjusted according to the consumer price index.</p>	<p><b>3. Reference earnings or calculation basis</b></p>
<p>The first year of parental leave (<i>Ex-cendencia por cuidado de hijo</i>) to bring up a child under three years is considered to be a period of effective contributions.</p>	<ul style="list-style-type: none"> <li>• Periods during which are drawn sickness, maternity, invalidity, employment injury benefits (life-time annuities in case of an incapacity over 66.66%) and of vocational rehabilitation.</li> <li>• Unemployment with or without allowances;</li> <li>• Military service and of detention pending judgement (under certain conditions).</li> <li>• Mothers (credit of 2 years insurance per child).</li> <li>• Parental leave within a limit of 3 years.</li> <li>• Periods during which the allowance to prepare for retirement is paid to unemployed war veterans of North Africa.</li> <li>• Periods of anticipated retirement.</li> </ul>	<p>Credited contributions granted to:</p> <ul style="list-style-type: none"> <li>• Persons aged 16 to 66 years while in receipt of cash benefits for sickness, maternity, permanent disability, unemployment, work injury or retirement pension.</li> <li>• Insured persons registered as unemployed or ill but not in receipt of a payment.</li> </ul> <p>Periods of up to 20 years spent by an insured person caring for children under 12 years or providing care to incapacitated persons of any age can be disregarded for the purpose of calculating entitlement to Old-Age (Contributory) Pension.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Possible to take account of residence period of spouse when more favourable.</p>	<p>Total consideration for periods of illness, maternity, military service, unemployment and mobility.</p>	<p><b>4. Non-contributory periods credited or taken into consideration</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Reference earnings or calculation basis</b>	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> <li>Earnings during the entire course of the insurance;</li> <li>contributions from non active periods;</li> <li>credits for child-raising periods (fictitious earnings);</li> <li>credits for periods of care (fictitious earnings).</li> </ul> <p>These four factors of the "qualifying average annual income" are split in half between the marital partners for the duration of the marriage, as soon as both partners are entitled to a pension (also in the case of divorce or if a widow or widower receives an old age or invalidity pension).</p> <p>Second pillar (<i>2. Säule</i>):</p> <p>The amount of wages credited for insurance purposes (insured wages) corresponds to determining annual wages with the deduction of a free amount equal at present to CHF 12,660 (€8,714).</p> <p>The qualifying annual wages must come to at least CHF 25,320 (€17,428) and must be insured to at least CHF 75,960 (€52,285).</p>	<p>The salary or the professional income are taken into account.</p> <p>Minimum amount liable for contribution: € 1,322 per month.</p> <p>Maximum amount liable for contribution: € 6,612.35 per month.</p>	Not applicable.	The 20 years with the highest pension points ( <i>pensjonspoeng</i> ), see above, or all years if the total is 20 or below.	<p>"E" = the average of the (revalued) income of the best 15 insurance years. As of 2003 this period will be raised by 2 months per calendar year, so that in 2020 the income of the best 18 insurance years will be considered.</p> <p>The income is only considered up to the upper limit of the contribution assessment ceiling of monthly €3,360. Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis is €2,955.61.</p>
<b>4. Non-contributory periods credited or taken into consideration</b>	<p>First pillar (<i>1. Säule</i>):</p> <p>The years 1954 to 1996, during which unemployed spouses resident in Liechtenstein were not required to pay contributions (for example housewives), are credited as contributory years.</p> <p>Second pillar (<i>2. Säule</i>):</p> <p>No non-contributory periods can be credited or taken into consideration.</p>	<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods during which an invalidity pension (<i>pension d'invalidité</i>) is granted, periods exempted from payment of self-employment contributions, etc.</p>	Not applicable.	<ul style="list-style-type: none"> <li>Future pension points (<i>pensjonspoeng</i>) are credited disability pensioners.</li> <li>Years of child care for children under 7, or care for a disabled, sick or elderly person. Minimum pension points of 3.00 are guaranteed for such years.</li> </ul>	<p>Contribution-free periods which are credited:</p> <ul style="list-style-type: none"> <li>Periods of military or war service as well as assimilated periods (e.g. periods of civil service).</li> <li>Periods in which maternity benefit (<i>Wochengeld</i>) is received (periods of maternity leave).</li> <li>Periods in which unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefit (<i>Krankengeld</i>) are received.</li> <li>Periods of child-raising (maximum of 4 years per child, 18 months of which as contribution periods).</li> </ul>

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Reference earnings: average monthly wages of all contribution years for a period limited to 40 years. In case of a longer period, the 40 highest wages are taken into account.</p> <p><math>E/N \times 14</math></p> <p>E = sum of all earnings N = number of years.</p> <p>Earnings taken into account for calculation are adjusted:</p> <ul style="list-style-type: none"> <li>• If earnings registered until 31.12. 2001: according to the consumer price index (excluding housing);</li> <li>• if earnings registered after 31.12. 2001: according to the index obtained by weighting 75% of the consumer price index and 25% of the improvement wage index. This one can not exceed the consumer price index (excluding housing), increased by 0.5%.</li> </ul>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> The average annual income consists of:</p> <ul style="list-style-type: none"> <li>• Income from paid employment (the contributions of persons without gainful employment are counted as income from paid employment);</li> <li>• Bonuses for child-raising and bonuses for care-taking (see "4. Non-contributory periods credited or taken into consideration").</li> </ul> <p>Income earned by spouses during their years of marriage is shared between them (splitting) when both are entitled to the pension, in the event of divorce or when a widow or widower is entitled to an old-age pension.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> The insured salary (= coordinated salary) is the salary between CHF 25,320 (€ 17,428) and CHF 75,960 (€ 52,285).</p>	<p>National pension (<i>Kansaneläke</i>): Not applicable.</p> <p>Employment pension (<i>Työeläke</i>): Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. No ceiling for reference earnings.</p>	<p>See above.</p>	<p>SERPS (State Earnings Related Pension Scheme): Calculation based on average indexed surplus earnings (after 1978 until 5<sup>th</sup> April 2002) between the lower and upper earnings limit.</p> <p>State Second Pension (<i>S2P</i>): Calculated based on average indexed earnings (after 2002) between the lower and upper earnings limit.</p> <p>People with earnings between the Low Earnings Limit (LEL) and the Low Earnings Threshold (LET) and people fulfilling certain criteria [see "Conditions", paragraphs (ii) and (iii)] are treated as having earnings at the Low Earnings Threshold (LET).</p>	<p><b>3. Reference earnings or calculation basis</b></p>
<p>Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Bonuses for child-raising: years during which the insured persons exercised parental authority over one or more children under the age of 16; bonuses for care-taking: years during which the insured persons took care of relatives in ascending or descending line, brothers and sisters, helpless and living in the same household.</p> <p>Non-working spouses of insured persons engaged in paid employment and persons working in the company of their spouse without receiving payment in cash are deemed to have paid contributions, provided that their spouse has paid at least double the minimum contribution.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No non-contributory periods credited or taken into consideration.</p>	<p>Employment pension (<i>Työeläke</i>): Basically none. However, if leave from work due to e.g. maternity is less than one year, this year is credited in most pension schemes (not Temporary Employees' Pensions Act, <i>LEL</i>, and Pension Act for Performing Artists And Certain Other Employee Groups, <i>TaEL</i>). Disability pension (<i>Työkyvyttömyyseläke</i>) periods are fully credited.</p>	<ul style="list-style-type: none"> <li>• Child care years in the case of parents of small children,</li> <li>• National service or equivalent,</li> <li>• Qualifying earnings in the case of recipients of income related Activity/sickness compensation (<i>aktivitets-/sjukersättning</i>),</li> <li>• Social security benefits.</li> </ul> <p>For some of these periods the individual pays a contribution; the State always pays what remains up to 18.5%.</p>	<p>Basic State Pension: Number of years required for full State Pension reduced by number of years (after 1978) spent at home caring for children or sick or disabled person (Home Responsibilities Protection, <i>HRP</i>). However, number of years required for pension cannot be reduced below 20 through <i>HRP</i>. Apart from <i>HRP</i>, contributions are credited for periods of sickness, incapacity and unemployment and, in the case of men, from age 60 to 65.</p>	<p><b>4. Non-contributory periods credited or taken into consideration</b></p>



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>5. Supplements for dependants</b>					<b>5. Supplements for dependants</b>
· Spouse	In the event of the presence of a dependent spouse, the household rate (75%) shall be applied (see above, "Calculation method or pension formula").	No supplements.	No supplements.	<i>Persons insured before 31.12.1992:</i> € 34.94 per month. <i>Persons insured since 1.1.1993:</i> No supplements.	· Spouse
· Children	No supplements. (However see Table IX "Family benefits. Special cases. 2. Pensioners": special benefits for pensioners.)	National pension ( <i>Folkepension</i> ) None. However see Table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners. Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): No supplements.	No supplements.	<i>Persons insured before 31.12.1992:</i> 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension <i>Persons insured since 1.1.1993</i> 1st child: 8% of the pension 2nd child: 10% of the pension 3rd and any further child: 12% of the pension	· Children
<b>6. Special supplements</b>	No special supplements.	National pension ( <i>Folkepension</i> ): • Pension supplement ( <i>pensionstillæg</i> ): on the condition that the earnings of the pensioner and spouse do not exceed a certain amount: DKK 25,464 (€ 3,428) per year. For pensioners living alone: DKK 54,564 (€ 7,347). • Health allowance covering 85% of the pensioner participation to the expenses related to benefits in kind covered by public health insurance. Granted to pensioners with limited cash means. • Heating allowance ( <i>varmetillæg</i> ) and Personal supplement ( <i>personligt tillæg</i> ): may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication, etc.	No special supplements.	<i>Persons insured before 31.12.1992:</i> After 3,000 insured days, supplement of 1% of the wage for each 300 days for which contributions were made (after 7,800 days, the percentage raises between 1.5% and 2.5% of the wage, according to the amount of the latter). If the pensioner has total blindness, his basic pension is raised. <i>Persons insured from 1.1.1993:</i> If the pensioner has total blindness, the amount of the pension is raised by 25% of the monthly average of the Gross National Product per capita for 1991. This amount is adjusted accordingly each time the civil servants' pensions are increased; as of 1 January 1998, the monthly average of the GNP per capita for 1991 with adjustment is € 537.21.	<b>6. Special supplements</b>

# Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>The retirement pension (<i>pensión de jubilación</i>) is not increased as a general rule when the spouse is dependant. Only the amount of the minimum pension (<i>pensión mínima</i>) which is legally fixed is to be increased when there is a dependant spouse.</p>	<p>Spouse aged over 65 years (60 years if incapacitated): €609.80 maximum per year (means of spouse tested. See Table XI).</p>	<p><i>Retirement Pension and Old-Age (Contributory) Pensions:</i> Spouse aged under 66: €104.80 per week. Spouse aged 66 or over: €121.50 per week.</p>	<p>No supplements.</p>	<p>See Table IX "Family benefits".</p>	<p><b>5. Supplements for dependants</b></p> <ul style="list-style-type: none"> <li>· Spouse</li> </ul>
<p>No increase of the retirement pension (<i>pensión de jubilación</i>) for children.</p>	<p>No supplements.</p>	<p>For each child: €19.30 per week.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Supplement for dependant children under age 18: Child pension (<i>barnalífeyrir</i>) of ISK 15,076 (€178) per child per month. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension fund may decide to pay supplement for dependant children under age 18, minimum ISK 6,930 (€82) per child per month.</p>	<p>See Table IX "Family benefits".</p>	
<p>Two supplementary payments in an amount which is equal to the monthly amount of the pension automatically attributed each year.</p>	<p>Child supplement (<i>bonification pour enfant</i>): 10% of the pension to any pensioner who has had at least 3 children, including children he/she has brought up for at least 9 years before their 16<sup>th</sup> birthday. (Possible accumulation with family benefits.) The bonus is granted to each of the parents who draw an old-age pension (<i>pension de vieillesse</i>). The old-age pensioner who needs help because of inaptitude is entitled to a supplement for assistance by a third party (<i>majoration pour l'assistance d'une tierce personne</i>) of 40% of the pension but not less than €11,160.72 per year.</p>	<ul style="list-style-type: none"> <li>• Living Alone Allowance: An extra allowance of €7.70 per week is granted to a pensioner aged 66 or over who is living alone.</li> <li>• Over 80 Allowance: An extra allowance of €6.40 per week is granted where the pensioner is aged 80 years or over.</li> <li>• Free Travel.</li> <li>• Recipients may also qualify for Electricity Allowance, T.V. Licence and Telephone Rental Allowance.</li> </ul>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): According to the social assistance act (<i>Lög um félagslega aðstoð</i>) various social assistance benefits may be granted in addition to the national pension benefits in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> <li>• Household supplement for a single person (<i>heimilisuppbót</i>), max ISK 16,434 (€194) per month.</li> <li>• Further supplements (<i>frekari uppbætur</i>), max ISK 19,990 (€236) per month, in exceptional cases ISK 27,986 (€331).</li> </ul> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No special supplements.</p>	<p><i>Supplements:</i> Beneficiaries of a minimum pension (<i>pensione minima</i>): supplement is paid under conditions of age: at least 70 years of age and possible age reduction (until 65) according to the number of years of contribution; 60 years in the case of invalidity. The personal annual income must be lower than €6,836.57 (€11,503.44 for family income); the supplement amounts to €1,609.01 per year. Pensioners are paid their thirteenth month in December.</p>	<p><b>6. Special supplements</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Supplements for dependants</b> · Spouse	First pillar (1. Säule): Spouse: no supplement (exception: men born in 1944 and older). Second pillar (2. Säule): No supplements for spouses.	No supplements.	Pension supplement ( <i>toeslag</i> ) according to income of the spouse in case the spouse is younger than 65 years.	Means-tested supplement of up to 50% of the Basic Amount ( <i>Grunnbeløpet</i> ), i.e. NOK 27,085 (€3,727). Reduced by 50% of income in excess of a minimum pension for couples plus 25% of the Basic Amount. A cohabitant with whom the pensioner has children or formerly has been married to, is treated as a spouse.	None. As regards the increase of the basic rate ( <i>Richtsatz</i> ) for the compensation supplement ( <i>Ausgleichszulage</i> ) for spouses living in the same household see below "Minimum Pension".
· Children	First pillar (1. Säule): Children: 40% of the basic pension ( <i>Stammrente</i> ) (50% when replacing invalidity pension by retirement pension). Second pillar (2. Säule): No supplements for children. Regulations in the rules governing each pension fund can provide for supplements for children.	No supplements.	No supplements.	Child supplement ( <i>barnetillegg</i> ) of 40% of the Basic Amount ( <i>Grunnbeløpet</i> ) for each dependent child under 18. Means-tested in the same manner as the spouse supplement ( <i>ektefalletillegg</i> ), but the maximum income the pensioner can have before reduction, is increased by 40% of the Basic Amount for each child.	€29.07 for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities. As regards the increase of the basic rate ( <i>Richtsatz</i> ) for the compensation supplement ( <i>Ausgleichszulage</i> ) for children see below "Minimum Pension".
6. Special supplements	No special supplements.	Staggered supplements ( <i>majoration échelonnée</i> ): beyond 55 years the rate is increased by 0.01% per year of age and of activity.	Pension supplement ( <i>toeslag</i> ): <ul style="list-style-type: none"> <li>• If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earns less than €694.95 gross per month, can receive a supplementary benefit of maximum 30% of the minimum wage - gross €338.38.</li> <li>• If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earns less than €1,120.77 gross per month, can receive a supplementary benefit of maximum 50% of the gross AOW pension for married persons = €622.26.</li> </ul> Pension + maximum supplementary benefit: €1,244.52. Single-parent family: €1,122.40 per month. In addition a holiday allowance ( <i>vakantie-uitkering</i> ) amounting to €63.72 per month for couples - each partner €31.86, €44.61 per month for single persons and €57.35 per month for one-parent family is paid.	None apart from the special supplement ( <i>sværitillegg</i> ) treated as a part of the pension above.	Entitlement to long-term care benefit ( <i>Pflegegeld</i> ) in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. See Table XII "Long-term care".

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No supplements.	<i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No increase.	National pension ( <i>Kansaneläke</i> ): No supplement. Employment pension ( <i>Työeläke</i> ): No supplement.	Wife's supplement ( <i>hustrutillägg</i> ) is payable to certain women under 65 years of age, according to transitional rules.	Basic State Pension: GBP 45.20 (€ 69) per week. Graduated Retirement Benefit, <i>SERPS</i> and State Second Pension ( <i>S2P</i> ): No supplement.	<b>5. Supplements for dependants</b> · <b>Spouse</b>
No supplements.	<i>1<sup>st</sup> pillar (basic scheme) /2<sup>nd</sup> pillar (statutory minimum):</i> The beneficiary of an old-age pension is entitled to a pension for each of the children that, at the time of the death, would be entitled to an orphan's pension. <i>1<sup>st</sup> pillar:</i> 40% of the old-age pension. <i>2<sup>nd</sup> pillar:</i> 20% of the old-age pension.	National pension ( <i>Kansaneläke</i> ): Child increase €18.30 month per child under the age of 16. Paid also to those pensioners who do not receive national pension because of the amount of their other pension income.	Child supplement ( <i>barnstillägg</i> ) is payable to persons who were entitled to the benefit in December 1989, according to transitional rules. It is payable for each child under 16 years of age.	Basic State Pension: Each child for whom Child Benefit is received: GBP 11.35 (€ 17) a week. GBP 9.65 (€ 15) for a child for whom the higher rate of Child Benefit is payable. Graduated Retirement Benefit, <i>SERPS</i> pension and State Second Pension ( <i>S2P</i> ): No supplement.	· <b>Children</b>
In case of deferred pension, supplement for each additional year up to the age of 70.	<i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No special supplements.	National pension ( <i>Kansaneläke</i> ): • Pensioners' care allowance ( <i>Eläkkeensaajien hoitotuki</i> ): 3 categories: €51.48, €128.17 and €256.32 per month (full amounts; adjusted to the length of residence in Finland). Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. Dietary grant €21 per month compensates celiacs for some of the additional cost of gluten-free nutrition. • Pensioners' housing allowance ( <i>Eläkkeensaajien asumistuki</i> ): May be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs as well as some other factors.	Housing supplement for pensioners ( <i>bostadstillägg till pensionärer</i> ): 91% of the housing costs up to SEK 4,500 (€493). The supplement is income-tested.	Christmas Bonus: GBP 10 (€15) (lump sum) paid once a year. Age addition: Basic State Pension increased by GBP 0.25 (€0.38) a week from age 80 including non contributory State Pension. Winter Fuel Payment: An annual lump sum payment to people over age 60 to help with their winter fuel bills. GBP 200 (€307) to those living on their own. GBP 100 (€153) each for those living in the same household as other eligible people. Cold Weather Payment: Payable to those on Income Support or income-based Jobseeker's Allowance with pensioner or disability premium or child under five. Lump sum GBP 8.50 (€13) paid automatically when average temperature at a specified weather station is recorded as, or forecast to be, 0°C or below over seven consecutive days.	<b>6. Special supplements</b>

Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>7. Minimum pension</b>	<p>Persons with at least 15 career years as an employee whose annual pension for a complete career does not exceed €11,494.97 for an isolated person and €14,368.72 for a household, are entitled to a minimum for each career year calculated on the basis of a minimum guaranteed pay €13,955.88 for a complete career.</p> <p>Guaranteed minimum pension (<i>pension minimale garantie/gewaarborg minimumpensioen</i>) for a complete career, as well as for the equivalent of 2/3 of a complete career (following stated amounts prorata):</p> <p>Household rate: €11,793.71 Single rate: €9,438.10</p>	<p>National pension (<i>Folkepension</i>): A factor of 3/40 = DKK 5,978 (€805).</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): DKK 1,240 (€167).</p>	No statutory minimum pension.	<p><i>Persons insured before 31.12.1992:</i> Minimum pension: €392.16.</p> <p><i>Persons insured since 1.1.1993:</i> The minimum pension equals 70% of the minimum wage of a married worker fixed by the General National Collective Agreement in 2002. From 1.1.2003, the minimum pension will be adapted according the general increase of pensions following the Government's income policy.</p> <p>Minimum amount of the pension: €400.30 (€571.86 x 70%).</p>	<b>7. Minimum pension</b>
<b>8. Maximum pension</b>	<p>This maximum amount does exist in theory only for employees when taking the annual earnings ceiling into account for the calculation basis: Single male: €17,300.23 per year. Single female: €17,685.71 per year.</p>	<p>National pension (<i>Folkepension</i>):</p> <ul style="list-style-type: none"> <li>• A factor of 40/40 = basic amount (<i>grundbeløb</i>) DKK 54,204 (€7,298) that may be reduced according to the professional earnings of the pensioner if they exceed DKK 230,300 (€31,008).</li> <li>• Pension supplement (<i>pensionstillæg</i>) DKK 25,464 (€3,428) that may be reduced on account of the earnings of the pensioner and spouse if they exceed DKK 102,000 (€13,733) or DKK 50,800 (€6,840) for a pensioner living alone. If the spouse is not pensioned, his/her earnings are not taken into account up to DKK 159,000 (€21,408).</li> </ul> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): DKK 21,444 (€2,887) per year.</p>	No statutory maximum pension.	<i>All insured persons:</i> €2,148.84.	<b>8. Maximum pension</b>

# Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>Minimum pension (<i>Pensión mínima</i>):</p> <ul style="list-style-type: none"> <li>• + 65 years: €400.54 per month or €471.68 per month with dependant spouse (14 payments per year).</li> <li>• - 65 years: €362.54 per month or €428.22 per month with dependant spouse (14 payments per year).</li> </ul>	<p>Minimum pension (<i>pension minimale</i>): €6,402.23 per year. It is granted to any person with whatever validated eligibility to maximum rate (50%). It may be prorated if the period of contributions is below 150 quarters.</p> <p>Minimum (means tested): It amounts to €2,849.84 per year for a single person and is supplemented, after a means test, by a supplementary allowance (<i>allocation supplémentaire</i>) so that it reaches €4,085.23 per year for a single person.</p>	<p><i>Retirement Pension:</i> Minimum Rates: €154.20 per week.</p> <p><i>Old Age (Contributory) Pension:</i> Minimum Rates: €78.70 per week.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): 3/40 of the maximum annual amount.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): In accordance with accrued pension points.</p>	<p>Annual amount of minimum pension (<i>pensione minima</i>): €5,227.56. The old-age pension (<i>pensione di vecchiaia</i>) is brought up to the amount of the minimum pension if the annual taxable income of the pensioner is less than 2 times the minimum pension.</p> <p>If the person is married, the old age pension is brought up to the minimum amount if the annual taxable income is less than €20,910.24, 4 times the minimum pension. The supplement amounts to 70% if the annual family income is between €20,910.24 and €26,137.80, and to 40% for incomes between €26,137.81 and €31,365.36.</p> <p>Insured persons since 1.1.1996: No minimum pension.</p>	<p><b>7. Minimum pension</b></p>
<p>€2,029.27 per month.</p>	<p>50% of the social security ceiling = €14,592 per year.</p>	<p><i>Retirement Pension:</i> Maximum Rates: €157.30 per week.</p> <p><i>Old Age (Contributory) Pension:</i> Maximum Rates: €157.30 per week.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <ul style="list-style-type: none"> <li>• 40/40 of the full basic pension (<i>grunnlífeyrir</i>) of ISK 239,880 (€2,834) per year.</li> <li>• Full pension supplement (<i>tekjutrygging</i>) of ISK 412,464 (€4,873) per year.</li> </ul> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): In accordance with accrued pension points.</p>	<p>No maximum pension.</p>	<p><b>8. Maximum pension</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>7. Minimum pension</b>	<p>No legally determined minimum pension (there are tax financed, residency based supplementary allowances (<i>Ergänzungsleistungen</i>) on the basis of income and resources.</p> <p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 1,055 (€726) per month (13 times a year) if contributions were paid without interruption during the entire period.</p>	<p>No pension shall be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of €1,190.41 per month. If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.</p>	<p>Not applicable, flat-rate pension benefits.</p>	<p>No guaranteed minimum pension. For a single pensioner who has at least 40 years of insurance based only on residence, the annual pension is NOK 97,140 (€ 13,367).</p>	<p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, an compensation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: € 643.54, Pensioners living in the same household with spouse: € 946.60.</p> <p>Increase of the compensation supplement for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: € 68.49.</p>
<b>8. Maximum pension</b>	<p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 2,110 (€1,452) per month (13 times per year) if contributions were paid without interruption during the entire period.</p> <p>Second pillar (<i>2. Säule</i>): There is no maximum pension.</p>	<p>No pension shall exceed 5/6 of five times the reference amount that is €5,511.15 per month. Calculation is based on the rules of common law.</p>	<p>Not applicable, flat-rate pension benefits.</p>	<p>The highest possible pension for a single pensioner with a full 40 years earnings period in the system as it is since 1992 and given the Basic Amount (<i>Grunnbetøpet</i>) as of 1 May 2001, is NOK 213,430 (€29,370).</p>	<p>€2,364.49 monthly.</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>30% of average monthly earnings (see "Reference earnings").</p> <ul style="list-style-type: none"> <li>• Minimum for pensioners with up to 15 contributions years: € 197.12 per month.</li> <li>• For pensioners whose contribution period varies between 15 and 40 years, minimum pensions will be indexed at the national minimum wage reduced by the employee's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period.</li> </ul> <p>These minimum amounts are achieved by a social supplement (<i>complemento social</i>) of the non-contributory system and by a supplement of the contributory scheme.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Complete pensions: CHF 1,055 (€ 726) per month. Child's pension: CHF 422 (€ 290) per month.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No minimum pension.</p>	<p>No minimum pension. National pension (<i>Kansaneläke</i>) guarantees in practice a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.</p>	<p>No special scheme. The minimum pension (basic pension, <i>folkpension</i>, plus pension supplement, <i>pensions-tillskott</i>) is replaced by a guarantee pension from January 1<sup>st</sup> 2003.</p>	<p>Basic State Pension: Minimum of 25% of full rate of pension, GBP 18.80 (€ 29), payable if contributions paid for at least 11-12 years. See Table XI for minimum non-contributory State Pension.</p>	<p><b>7. Minimum pension</b></p>
<p>Between 80% and 92% depending on the applicable rate (see "Reference earnings or calculation base").</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> CHF 2,110 (€ 1,452) per month. The sum of the two old-age pensions (or invalidity and old-age pensions) paid to a couple must not exceed 150% of the maximum amount of the old-age pension, i.e. CHF 3,165 (€ 2,179). Child's pension: CHF 844 (€ 581) per month.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No maximum pension.</p>	<p>Employment pension (<i>Työeläke</i>): No maximum amount. The total maximum pension is 60% of the highest pensionable salary.</p>	<p>Supplementary pension (<i>tilläggs-pension</i>): Maximum of SEK 191,969 (€ 21,033) per year.</p>	<p>Basic State Pension: Full (100%) pension GBP 75.50 (€ 116) payable if contributions paid for 44 years (men) or 39 years (women). SERPS (State Earnings Related Pension Scheme): GBP 134.54 (€ 206) per week.</p>	<p><b>8. Maximum pension</b></p>



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>9. Early pension</b>	<p>Entitlement to retirement pension (<i>pension de retraite/rustpensioen</i>) from the age of 60, provided that a minimum career of 32 years can be proved. Calculation according to calculation method for normal pension, see category above, "Calculation method of pension formula".</p> <p>During a transitional period from 1997 to 2005, this career condition is raised up to the age of 35.</p>	<p>Basic pension, pension supplement (<i>pensionstillæg</i>), pre-retirement amount (<i>førtidsbeløb</i>): if the pension is granted to a person under 60 years of age, see Table V "Invalidity", <i>Benefits: Calculation method, formula or amounts</i>.</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Persons who reach the age of 60 after 1<sup>st</sup> July 1999 can demand the pension before the age of 67, but not before the age of 65. The pension is reduced by 10% proportionally.</p>	<p>In the case of early retirement (for conditions see above). Calculated according to the general pension formula.</p>	<p><i>Persons insured before 31.12.1992:</i> Full pension: see above under "3. Legal retirement age. Early pension". Reduced pension:</p> <ul style="list-style-type: none"> <li>• From 65 years (men and women) if 3,500 insurance days (transitory regulation),</li> <li>• from 60 years for men (55 years for women) if 4,500 working days: reduction of 1/267 for each missing month until the age of 65 for men and 60 for women;</li> <li>• from 60 years for men (55 years for women) if 10,000 days of insurance: reduction of 1/267 for each missing month until the age of 62 for men and 57 for women;</li> <li>• from 53 years for men and women: reduction of 1/267 for each missing month until the age of 55;</li> <li>• from 50 years for mothers with children who are minors or disabled: reduction of 1/267 for each missing month until the age of 55.</li> </ul> <p><i>Persons insured since 1.1.1993:</i> Full pension: see above under "3. Legal retirement age. Early pension". Reduced pension:</p> <ul style="list-style-type: none"> <li>• From 60 years for men and women: reduction of 1/267 for each missing month until the age of 65;</li> <li>• from 55 years (men and women) if 35 insurance years or 10,500 days; reduction of 1/267 for each month missing until the age of 65;</li> <li>• from 50 years for mothers with a child who is a minor: reduction of 1/267 for each missing month until the age of 55.</li> </ul>	<b>9. Early pension</b>

# Old-Age

Spain	France	Ireland	Iceland	Italy
<ul style="list-style-type: none"> <li>• A reduction of 8% for every anticipated retirement year is applied to the persons insured according to the system which was abolished on 1<sup>st</sup> January 1967 and who retire at the age of 60 years.</li> <li>• In this case, when these are workers who have contributed at least 40 years and whose anticipated retirement is not done on a voluntary basis, the reduction is 6%.</li> <li>• In certain cases workers over 61 years of age with 30 years of contributions, who have not contributed before 1<sup>st</sup> January 1967, may be entitled to the pension. The reduction rate varies between 6% with 40 years of contributions and 8% with 30 years of contributions.</li> </ul>	<p>No early pension.</p>	<p>No early pension.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Seamen, see point 3 in conditions above, no effect. For health reasons, see table V "Invalidity".</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): See above, Conditions, point 3.</p>	<p>Pension granted to workers in enterprises having economic difficulties: the missing contribution years up to the normal retirement age are calculated as if they were covered by contributions.</p> <p>Insured since 1.1.1996:</p> <ul style="list-style-type: none"> <li>• risky jobs</li> <li>• mothers at home.</li> </ul>

**9. Early pension**

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>9. Early pension</b>	<p>First pillar (<i>1. Säule</i>): No special conditions. The lifelong reduction of the pension depends on the length of the anticipation (0.25% for moving pension forward by one month; 16.5% for moving it forward by 4 years; certain privileges for women born in 1951 and older).</p> <p>Second pillar (<i>2. Säule</i>): No special conditions. Regulations in the rules of each pension fund.</p>	Calculation is based on the common law.	No early pension.	Not applicable.	<p><i>General conditions for all early pensions:</i> "Eternal eligibility" (<i>ewige Anwartschaft</i>) in the case of 240 contribution months of compulsory insurance or 240 insurance months over the past 360 calendar months.</p> <p><i>In case of unemployment:</i></p> <ul style="list-style-type: none"> <li>• 180 contribution months of compulsory insurance (periods spent raising children are included, provided there have been 120 contribution months of compulsory insurance).</li> <li>• Beneficiary must have received 52 weeks of unemployment insurance (<i>Arbeitslosenversicherung</i>) benefits or of sickness benefit (<i>Krankengeld</i>) pay within the last 15 months.</li> <li>• No earned income from self-employed or non-self-employed activities over € 309.38 per month.</li> </ul> <p><i>In case of long-term insurance:</i></p> <ul style="list-style-type: none"> <li>• 450 insurance months are required for the calculation of the benefit or</li> <li>• 420 contribution months of compulsory insurance (transitional provisions exist for persons who are close to retirement age).</li> <li>• No earned income from self-employed or non-self-employed activities over € 309.38 per month.</li> </ul> <p>The early retirement pensions are to be calculated according to the general pension formula.</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Calculation according the general formula. The amount, however, is reduced through the application of a reduction factor corresponding to (1 - x).</p> <p>x = annual rate of 4.5% by the number of years of anticipation.</p> <p>When contribution period is longer than 30 years, the number of years of anticipation is reduced by one year for each group of 3 years beyond 30.</p> <p>No reduction for the unemployed asking for an anticipated pension since the age of 60 and when accorded because of hard or unhealthy work.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> 6.8% reduction per year of early payment. For women, up to 2009, preferential rate equal to a 3.4% reduction per year of early payment.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No provision.</p>	<p>The pension is permanently reduced by 0.4% per month if the pension is taken early.</p>	<p>The annual supplementary pension is permanently decreased by 0.5% of the old age pension per calendar month before the age of 65.</p>	<p>No early State Pension.</p>	<p><b>9. Early pension</b></p>

Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>10. Deferment</b>	No deferment.	National pension ( <i>Folkepension</i> ): No deferment. Supplementary pension ( <i>arbejds- markedets tillægspension, ATP</i> ): Proportional increase per year from the age of 67 up to 70 years.	A supplement of 0.5% of the old-age pension per calendar month after the age of 65.	No deferment.	<b>10. Deferment</b>
<b>Adjustment</b>	An automatic pension adjustment of 2% occurs if the average consumer price index varies by 2% in relation to the former pivot index. Adaptation of the pension amount to changes in the general well-being by establishing an annual flat-rate in- crease or adaptation coefficient in the form of an allowance.	National pension ( <i>Folkepension</i> ): The adjustment rate ( <i>satsregulerings- procenten</i> ) for social pensions, as well as that for the other transfer in- comes ( <i>overførselsindkomster</i> ) is set once a year on the basis of wage development. Supplementary pension ( <i>arbejds- markedets tillægspension, ATP</i> ): Only adjusted when sufficient funds.	Annual adjustment (1 July) of the current pension value ( <i>aktueller Ren- tenwert</i> ) according to the net salary development in the past calendar year compared to the calendar year preceding the past year.	Adjustment according to the income policy determined annually by the Government (in general in accor- dance with the development of the consumer price index).	<b>Adjustment</b>

# Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>The pensioner may continue to work, but his/her pension is suspended. In this case, the rate which is applied to the calculation basis is increased by 2% for each additional working year up to 100%.</p>	<p>Only when pension is due after the age of 65 years if 150 insurance quarters are not reached; the period of contribution payments is increased by 2.50% per quarter of deferment.</p>	<p>No deferment.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): See above, Conditions, point 3, no effect.                      Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): See above, Conditions, point 3.</p>	<p>Salaried workers having reached the normal retirement age but not yet entitled to the full pension: annual increase in the pension of 3% or 3.5% according to age.                      Salaried workers entitled to full pension (40 years of contributions): possibility of obtaining pension supplements for these periods of work.</p>	<p><b>10. Deferment</b></p>
<p>Automatic adjustment at the beginning of each year according to the consumer price index which was forecast for the year.</p>	<p>Annual adjustment is fixed on the basis of the evolution of consumer prices effective from 1 January, by statutory order fixing the coefficient of increase.</p>	<p>Pensions are normally increased once a year.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Benefits are adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index.                      Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Benefits are adjusted according to a decision of the pension fund, taking into account an actuarial assessment.</p>	<p>Annual adjustment based on the development of the cost of living according to the following modalities:</p> <ul style="list-style-type: none"> <li>• For the pension amount up to twice the minimum pension (<i>pensione minima</i>): 100%.</li> <li>• For the amount between twice and three times the minimum pension: 90%.</li> <li>• For the amount exceeding three times the minimum pension: 75%.</li> </ul>	<p><b>Adjustment</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>10. Deferment</b>	<p>First pillar (<i>1. Säule</i>): Increase of the pension on an actuarial basis (between 5.22% for a deferment of 1 year and 40.71% for a deferment of 6 years).</p> <p>Second pillar (<i>2. Säule</i>): Regulations in the rules governing each pension fund.</p>	No deferment.	No deferment.	No particular increase of the pension. The same rules of calculation apply, but the recalculation based on the pension points ( <i>pensjonspoeng</i> ) earned during the deferment, is made only after the pensioner reaches 70 years of age.	Pension increase for 12 months respectively of the deferment of the age limit for the standard pension by 4%.
<b>Adjustment</b>	<p>First pillar (<i>1. Säule</i>): As a rule, the middle value between increases in wages and prices is adjusted every 2 years.</p> <p>Second pillar (<i>2. Säule</i>): Is established in the regulations of each pension fund.</p>	<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to level of wages by special law.</p>	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Yearly adjustments based on the adjustment of the Basic Amount ( <i>Grunnbeløpet</i> ) by Parliament decision. Normally taking effect from 1 <sup>st</sup> May.	<p>Annual adjustment on 1 January (according to the development of net wages). For 2003: 0.5%.</p> <p>Pensioners can receive a single payment as compensation when the increase of pensions is less than the increase of the consumer price. For the year 2003 this compensation amounts to 1.5% of the overall pension income up to €26,600. For higher incomes regressive rates apply.</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Pension increased by the application of a bonus to the amount according to the general formula: <math>1 + y</math>.</p> <p><math>y</math> = annual rate of 10% by the number of contribution years achieved after the age of 65 and within the limit of 70.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Increase by a percentage between 5.2 and 31.5.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No provision.</p>	<p>The amount of pension is increased by 0.6% per month beyond the age of 65.</p>	<p>The annual supplementary pension is permanently increased by 0.7% of the old age pension per calendar month after the age of 65.</p>	<p>State Pensions are increased by approximately 7.5% for each year of deferment.</p>	<b>10. Deferment</b>
<p>Normally increased once a year by government decision with regard to the price level.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> In principle, adjustment every two years to the development of wages and prices. Early adjustment when the consumer price index has increased by more than 4% in one year.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Adjustment to the development of prices depending on the financial possibilities of the pension institution.</p>	<p>National pension (<i>Kansaneläke</i>): Annually on the basis of the evolution of the cost-of-living index.</p> <p>Employment pension (<i>Työeläke</i>): Annually according to the weighted average of price and wage changes (two separate weights are used for pensions payable to persons under/over 65).</p>	<p>For the guarantee pension, the rate of adjustment is fixed every year on the basis of the development of prices (price base amount, <i>prisbasbelopp</i>).</p> <p>Supplementary pensions (<i>tilläggs-pension</i>) are adjusted according to changes in the average income development (income index).</p>	<p>Adjustment by legislation annually at least in line with movements in the general level of prices.</p>	<b>Adjustment</b>



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>Partial pension</b>	<p>A law of 26 July 1996 for modernising the statutory pension schemes lay down the legal groundwork for establishing a part-time pension. Enforceable provisions have not yet been effected.</p>	<p><i>Conditions for the partial pension (delpension):</i></p> <ul style="list-style-type: none"> <li>• between the ages of 60 and 65 (67 for those who had reached the age of 60 on 1.7.1999);</li> <li>• resident in Denmark;</li> <li>• must reduce the number of working hours by at least seven hours or at least by one quarter; remaining number of hours must be between 12 and 30 per week;</li> <li>• Employees: Must have participated in the supplementary pension scheme (<i>ATP-pension</i>) for at least 10 out of the past 20 years; must have worked at least 18 out of the past 24 months in Denmark.</li> <li>• Self-employed: Must have worked full-time during the past 5 years; must have been self-employed in Denmark for at least 4 out of the past 5 years and must have been self-employed for at least 9 out of the past 12 months; must have made some profit in their self-employment and must have reduced their working hours to 18.5 hours per week on average;</li> <li>• employed and self-employed who reach the age of 60 on 1.7.99 or later: must not be in possession of an "early retirement certificate" and must produce a detailed survey of their personal pension scheme (see table X, early retirement);</li> <li>• persons who reach the age of 60 on 1.7.99 or later cannot claim a partial pension if they are entitled for the pre-retirement scheme (see Table X "Unemployment").</li> </ul> <p><i>Amount:</i> 1/37 of basic amount (<i>grundbeløb</i>) per reduced hour, or DKK 3,587 (€ 483) per year and per hour reduced. This amount corresponds to 82% of the maximum daily allowance paid by the sickness insurance funds; it is adjusted once a year. The partial pension for the self-employed amounts to DKK 66,372 (€ 8,936) per year (which corresponds to 18.5 working hours per week on average). For those who reach the age of 60 on 1.7.99 or later, the partial pension amount is reduced if the pensioner is entitled for a private pension fund or receives benefits from other pension schemes.</p> <p><i>Financing:</i> Financed by taxes, no contributions. The municipalities are reimbursed by the State for 100% of the costs.</p>	<p>Old-age pensions can be claimed as full pension (<i>Vollrente</i>) or as partial pension (<i>Teilrente</i>) in the amount of one third, one half or two thirds of the full pension.</p>	No partial pension.	<b>Partial pension</b>

## Old-Age

Spain	France	Ireland	Iceland	Italy	
<p>Access to a partial retirement pension (<i>pensión de jubilación parcial</i>) is possible under certain conditions from the age of 60 with a part time contract.</p>	<p>The insured aged 60 years of age with a validated period of contributions for a pension at maximum rate may claim due payment of part of his pension:</p> <ul style="list-style-type: none"> <li>• At a rate of 30% for a part-time activity between 80% and 60% of full-time employment;</li> <li>• at a rate of 50% for a part-time activity below 60% and at least equal to 40% of full-time employment;</li> <li>• at a rate of 70% for a part-time activity below 40% of full-time employment.</li> </ul>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p><b>Partial pension</b></p>

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Partial pension</b>	<p>First pillar (<i>1. Säule</i>): It is possible to receive a part of the retirement pension instead of a total one. The second part can be asked later (as an early retirement pension, at the legal age of 64 or as a deferred pension).</p> <p>Second pillar (<i>2. Säule</i>): Persons entitled to an old-age pension from the 1<sup>st</sup> pillar can receive the half pension or the total pension of the 2<sup>nd</sup> pillar with an advance of 1 or 4 years, as of the following month.</p>	<p>If salaried activity is exercised for which monthly earnings exceed one-third of the social minimum wage (<i>salair social minimum</i>), the pension is automatically reduced by half.</p>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p>Partial pension (<i>Gleitrente</i>): Retirement age as for early retirement pension.</p> <p>The last 24 calendar months must be contribution months of compulsory insurance or periods of receiving unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefit (<i>Krankengeld</i>). Furthermore, either the insurance conditions for early retirement pension in case of long-term insurance must be fulfilled or (in case of men's claim upon completion of their 60th year or women's upon completion of their 55th year) all general conditions for early retirement pensions must be met and in addition a total of 300 insurance months, of which 108 are contribution months of compulsory insurance within the last 180 calendar months.</p> <p>Arrangement of a part-time job with maximum 28 work hours per week.</p> <p>Amount of pension: As far as the pension calculated using the normal calculation method and the employment income are not over €911.99 per month: 80% when the conditions of the early retirement pension due to long-term insurance are met, in all other cases 60% of the pension calculated using the normal calculation method. If the amount is over €911.99, it shall be offset by a portion of the employment income.</p> <p>Minimum amount: 50% of the pension calculated using the normal calculation method.</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom
No partial pension.	<p>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum): No partial retirement.</p>	<p>National pension (<i>Kansaneläke</i>): No part-time pension. Employment pension (<i>Työeläke</i>): Part-time pension (<i>Osa-aikaeläke</i>) payable to persons aged 58-64. Working hours have to be reduced considerably (to 16-28 hours per week) and the income has to be reduced to 35-70% of earlier earnings. The pension is 50% of the loss of income.</p>	No special rules.	No partial State Pension.
				<b>Partial pension</b>

Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece	
<b>Accumulation with earnings from work</b>	<p>Once the pension has taken effect in 2002, the accumulation is authorised as long as earnings from a professional activity do not exceed €7,421.57 or €10,845.34 (if in pension age) per year (gross income of salaried workers) or €5,937.26 or €8,676.27 (if in pension age) per year (net income of self-employed). These amounts will be raised to €11,132.37 or €14,556.14 and €8,905.89 or €11,644.90 respectively if the pensioner has a dependant child.</p> <p>If the income from a professional activity exceeds the previously mentioned amounts by less than 15%, then the pension is reduced by a percentage of the pension amount that is equivalent to the percentage which is exceeded. With earnings in excess of 15%, the pension is not paid.</p>	<p>National pension (<i>Folkepension</i>): The basic amount (<i>grundbeløb</i>) depends on the income gained from the pensioner's professional activity. Reduced by DKK 30 (€4.04) for every DKK 100 (€13) earned in excess of DKK 230,300 (€31,008) per year.</p> <p>Pension supplement (<i>pensionstillæg</i>) is reduced by 30% of earnings and any other kind of income (earnings of pensioner and spouse) in excess of DKK 102,000 (€13,733) per year for each married person and DKK 50,800 (€6,840) for singles. If the spouse is not pensioned, his/her earnings are not taken into account up to DKK 159,000 (€21,408).</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Unlimited accumulation permitted.</p>	<p>Accumulation possible. In case of full pension, until the age of 65, earnings from professional activities must not exceed €325 per month.</p> <p>When only a partial pension is claimed, in addition to the general additional earnings ceiling (<i>Hinzuerdienstgrenze</i>) there is also an individual ceiling depending on the insured earnings during the last 3 calendar years before the pension.</p>	<p>Accumulation with earnings from a professional activity is possible if this activity has been declared towards the competent administration.</p> <p><i>Persons retired before 05.01.1999:</i> If there is no age condition, the portion of pension exceeding €734 per month is paid with a reduction of 70%.</p> <p><i>Persons retired after 05.01.1999:</i></p> <ul style="list-style-type: none"> <li>• If they start working again being aged less than 55 (men and women), the payment of the pension is postponed until they are over 55 years of age.</li> <li>• If they start working again being aged more than 55 (men and women), the portion of pension exceeding €734 per month is paid with a reduction of 70%.</li> </ul>	<b>Accumulation with earnings from work</b>

## Old-Age

Table VI

Spain	France	Ireland	Iceland	Italy	<b>Accumulation with earnings from work</b>
<p>Full retirement: the payment of the pension is suspended if a paid professional activity is pursued.</p> <p>Part-time retirement: a pension may be accumulated for the worker as part-time pensioner with the salary paid for part-time work.</p>	<p>Possible accumulation subject to certain conditions. There is no payment of the pension if the concerned person continues to work with his last employer.</p>	<p><i>Retirement Pension:</i> No accumulation permitted when recipient is 65 years of age, otherwise accumulation is permitted.</p> <p><i>Old Age (Contributory) Pension:</i> Accumulation permitted.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <ul style="list-style-type: none"> <li>• Basic pension (<i>grunnlífeyrir</i>) amount reduced if annual income criterion exceeds ISK 1,296,060 (€ 15,313) and withdrawn if it exceeds ISK 2,095,660 (€ 24,760).</li> <li>• Pension supplement (<i>tekjutrygging</i>) reduced if annual income criterion exceeds ISK 415,894 (€ 4,914) and is withdrawn if it exceeds ISK 1,332,480 (€ 15,743).</li> </ul> <p>Different amounts apply for married or co-habiting couples. See point 2 above.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Accumulation possible.</p>	<p>Accumulation possible for income from salaried or self-employed activities.</p> <p>No conditions up to the amount of minimum pension (<i>pensione minima</i>). For the amount exceeding the minimum pension, the share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 70% of the amount in excess. As of 1 January 2003 there are no limits to combine an early retirement pension granted at the age of 58 and after 37 years of contribution; reductions in all other cases.</p>	

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Accumulation with earnings from work</b>	<p>First pillar (<i>1. Säule</i>): Accumulations with any kind of income are possible without limits, even in case of early retirement.</p> <p>Second pillar (<i>2. Säule</i>): As long as the wages or (as wage replacement) daily cash benefits from the sickness or accident insurance are paid, the pension fund is under no obligation to provide benefits.</p>	<p>Normal old-age pension (<i>pension de vieillesse</i>): accumulation possible without limit.</p> <p>Early retirement pension (<i>pension de vieillesse anticipée</i>): accumulation is limited to earnings resulting from occasional or insignificant activity, i.e. earnings less than one third of the social minimum wage (<i>salaire social minimum</i>) (monthly average during the calendar year).</p>	<p>Possible. The amount of the pension supplement depends on earnings of the partner younger than 65.</p>	<p>Between 67 and 70 years of age, a full pension is paid when income from work does not exceed twice the Basic Amount (<i>Grunnbeløpet</i>). When the income exceeds that amount, the pension is reduced by 40% of the exceeding income.</p> <p>After the pensioner reaches 70 years, a full pension is paid independent of the pensioner's income from work.</p>	<p>Old-age pension (<i>Altersrente</i>): Accumulation possible.</p> <p>Early retirement pension (<i>Vorgezogene Rente</i>): In case a non-self-employed or self-employed activity is taken up with an income of over € 309.38 per month, the pension will be discontinued.</p> <p>Partial pension (<i>Gleitrente</i>): Accumulation possible: The pension will be reduced accordingly (see above calculation of the partial pension).</p>

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom	<b>Accumulation with earnings from work</b>
<p>Limitless accumulation possible. Contributions on earnings. Pension increased by 1/14 of 2% of the total earnings registered per year.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> Allowed.</p>	<p>Accumulation possible. Earnings do not affect entitlement or amount of old age pension.</p>	<p>Accumulation possible since earnings do not effect pension entitlement.</p>	<p>State Pension entitlement not affected by earnings if person continues, or starts, gainful employment or self-employment after State Pension age.</p>	



Table VI

## Old-Age

	Belgium	Denmark	Germany	Greece									
<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of pension benefits</b></p>	Benefits are subject to taxation.	<p>Pensions are taxed in the same way as wages.</p> <p>National pension (<i>Folkepension</i>): Basic amount (<i>grundbeløb</i>) and pension supplement (<i>pensionstillæg</i>) are subject to taxation.</p> <p>Supplementary pension (<i>arbejds-markedets tillægspension, ATP</i>): Subject to taxation.</p>	<p>In principle, pensions are subject to taxation.</p> <p>The taxation is partial: only the returns on the pension are liable to taxation. The returns are comparable to interests credited to the capital collected through the payment of contributions. The amount of the returns depends on the age of the beneficiary at the commencement of pension payments.</p> <p>If there are no other earnings, pensions are often below the limit of taxation.</p>	<p>In general, the benefits are subject to taxation.</p> <p>Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from quadriplegia or paraplegia.</p>	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of pension benefits</b></p>								
<p><b>2. Limit of income for tax relief or tax reduction</b></p>	<p>No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction.</p> <p>The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children).</p> <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	No limit of income and no tax reduction.	<p>The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2003 are €7,235 for single adults and €14,470 for married couples.</p>	<p>Tax is levied on benefits where total annual income exceeds the €10,000 ceiling. Increased ceiling according to the number of children:</p> <table> <tr> <td>1 child:</td> <td>€1,000</td> </tr> <tr> <td>2 children:</td> <td>€2,000</td> </tr> <tr> <td>3 children:</td> <td>€10,000</td> </tr> <tr> <td>4 children:</td> <td>€11,000</td> </tr> </table>	1 child:	€1,000	2 children:	€2,000	3 children:	€10,000	4 children:	€11,000	<p><b>2. Limit of income for tax relief or tax reduction</b></p>
1 child:	€1,000												
2 children:	€2,000												
3 children:	€10,000												
4 children:	€11,000												
<p><b>3. Social security contributions from pension</b></p>	<ul style="list-style-type: none"> <li>• 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below €1,269.89 or - without any dependants - to €1,071.50.</li> <li>• Solidarity contribution (<i>cotisation de solidarité/solidariteitsbijdrage</i>) from 0 to 2% according to the family charge and the monthly gross amount of all pensions and extra-legal advantages. Minimum amount for pension is €1,423.80 (couple) or €1,139.04 (isolated).</li> </ul>	No contributions.	<p>Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund.</p> <p>Pensioner's contribution to long-term care insurance is 0.85%.</p>	<p>Special contributions (until 1 January 2008) on pensions allocated to the solidarity account of the social security institutions:</p> <p>No contribution for pensions up to €397. For pensions exceeding €397:</p> <ul style="list-style-type: none"> <li>• 1% for amounts up to €397</li> <li>• 2% between €397 and €587</li> <li>• 3% between €587 and €881</li> <li>• 4% between €881 and €1,174</li> <li>• 5% for parts over €1,174</li> </ul>	<p><b>3. Social security contributions from pension</b></p>								

# Old-Age

Spain	France	Ireland	Iceland	Italy											
Benefits are subject to taxation.	Benefits are taxable after a deduction of 10% and 20%. Supplement for assistance by a third party ( <i>majoration pour l'assistance d'une tierce personne</i> ), the 10% supplement of the pension for having brought up at least 3 children as well as the supplementary allowance ( <i>allocation supplémentaire</i> ) are not subject to taxation.	Benefits are fully liable to taxation (including supplements for adult and child dependants).	National pension ( <i>lífeyrir almannaþrygginga</i> ): Benefits, except child pension ( <i>barnalífeyrir</i> ), are liable to taxation. Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): General taxation rules.	Benefits are subject to taxation.	<b>Taxation and social contributions</b> <b>1. Taxation of pension benefits</b>										
General taxation rules. No special relief for benefits.	Taxation takes place when the annual net income taxable exceeds a certain ceiling. <ul style="list-style-type: none"> <li>• Single person                   € 8,303</li> <li>• Couple with no children       € 12,602</li> <li>• Couple with 1 child           € 14,698</li> <li>• Couple with 2 children       € 16,794</li> </ul>	Persons aged over 65 are exempt from tax if annual income is below €15,000 (single person) or €30,000 (married couples).	General taxation rules. The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€9,565). All individual tax-payers are entitled to a personal tax credit ( <i>persónuafsláttur</i> ) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€3,686) for the assessment year 2002 (income year 2001).	Exemption for the portion of income corresponding to contributions to the social security system. Annual tax exemption ceiling for a single person: €7,500. The extent of taxation depends on total annual income of the individual or of the family: <table style="margin-left: 20px; border-collapse: collapse;"> <tr><td>23%</td><td>up to €15,000</td></tr> <tr><td>29%</td><td>€15,000 to €29,000</td></tr> <tr><td>31%</td><td>€29,000 to €32,600</td></tr> <tr><td>39%</td><td>€32,600 to €70,000</td></tr> <tr><td>45%</td><td>beyond €70,000.</td></tr> </table>	23%	up to €15,000	29%	€15,000 to €29,000	31%	€29,000 to €32,600	39%	€32,600 to €70,000	45%	beyond €70,000.	<b>2. Limit of income for tax relief or tax reduction</b>
23%	up to €15,000														
29%	€15,000 to €29,000														
31%	€29,000 to €32,600														
39%	€32,600 to €70,000														
45%	beyond €70,000.														
No contributions.	<ul style="list-style-type: none"> <li>• Generalised social contribution (<i>contribution sociale généralisée, CSG</i>): 6.2% (reduced rate: 3.8%).</li> <li>• Contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>): 0.5%.</li> <li>• No contribution on basic pensions and contribution of 1% on complementary pensions.</li> </ul>	No contributions.	No contributions.	€0.01 monthly during 13 months for the National Institution for Italian Pensioners ( <i>Opera nazionale dei pensionati d'Italia, ONPI</i> ).	<b>3. Social security contributions from pension</b>										

Table VI

## Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b>	First pillar ( <i>1. Säule</i> ): Pensions are not subject to taxation. Supplementary allowances ( <i>Ergänzungsleistungen</i> ) are not subject to taxation. Second pillar ( <i>2. Säule</i> ): Retirement benefits (pensions and capital benefits) are subject to taxation.	For tax purposes, social security benefits replacing income are treated as wages.	Benefits are subject to taxation.	Pensions are subject to taxation.	Pensions are subject to taxation.
<b>1. Taxation of pension benefits</b>					
<b>2. Limit of income for tax relief or tax reduction</b>	Incomes of at least CHF 24,000 (€16,520) are subject to taxation. A tax reduction of 70% is granted for pensions in the First pillar. A tax reduction of 20%, 25% or 30% (in exceptional cases 35%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider.	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Certain provisions of tax relief/reduction apply to pensioners. Pensioners with only the full minimum pension pay no tax or social security contributions.	Tax is levied on the income after the deduction of sickness insurance contributions. The individual tax due depends in particular on the individually applicable tax credits. A general annual tax credit of max. €887 is foreseen, the amount of which depends on the income of the person subject to taxation; annual tax credit for salaried of €54, tax credit for an isolated single person/parent of €364 and tax credit for a pensioner up to €400. The amount is reduced if the annual income corresponds to €16,715 and suppressed when it corresponds to €21,800. These credits are deducted from the annual tax due.
<b>3. Social security contributions from pension</b>	No direct contributions are taken from pensions in the First or Second pillar.	Contributions are deducted for health care and long term care insurance.	Social insurance contributions for the General Surviving Relatives Act ( <i>Algemene nabestaandenwet, Anw</i> ), the General Exceptional Medical Expenses Act ( <i>Algemene wet bijzondere ziektekosten, AWBZ</i> ) and, in some cases, the Health Insurance Act ( <i>Ziekfondswet, ZFW</i> ) are deducted from pensions.	Pensioners pay a low rate social security contribution of 3% (for health care). Confer above. This low rate also applies to income from work for pensioners over 70 years of age.	3.75% sickness insurance contribution.

# Old-Age

Portugal	Switzerland	Finland	Sweden	United Kingdom									
<p>Old-age pensions are subject to taxation, but the tax system is different than the one for earnings from work.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> Benefits are subject to taxation.</p>	<p>Pensions are fully subject to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension (<i>Kansaneläke</i>) only, no income tax is paid. See point 2 below. Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>) and pensioners housing allowance (<i>Eläkkeensaajien asumistuki</i>) are not taxed.</p>	<p>Pensions are subject to taxation except housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>), handicap allowance (<i>handikappersättning</i>) and care allowance for disabled child (<i>vårdbidrag</i>) to the extent it covers special expenses.</p>	<p>Basic State Pension, State Earnings Related Pension (<i>SERPS</i>), State Second Pension (S2P) and Graduated Retirement Benefit are taxable as income, but any increases in respect of dependent children are not.</p>	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of pension benefits</b></p>								
<p>Taxation is only applied for an annual income starting at €7,961.71.</p>	<p>Taxation depends on the annual income of the individual or family. Lower threshold for taxation:</p> <ul style="list-style-type: none"> <li>• Single persons: from CHF 1,483 (€ 1,021) to CHF 18,852 (€ 12,976) depending on the canton/ federal tax: CHF 20,102 (€ 13,837).</li> <li>• Married couple without children: from CHF 7,425 (€ 5,111) to CHF 26,005 (€ 17,900) depending on the canton/ federal tax: CHF 32,508 (€ 22,376).</li> <li>• Married couple with two children: from CHF 15,000 (€ 10,325) to CHF 38,031 (€ 26,178) depending on the canton/ federal tax: CHF 45,662 (€ 31,430).</li> </ul>	<p>The amount of the full pension deduction for pension income per year is:</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr><td>Single person:</td><td style="text-align: right;">€ 6,640</td></tr> <tr><td>married person:</td><td style="text-align: right;">€ 5,660</td></tr> </table> <p>Government taxes: € 1,490 for all.</p> <p>When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr><td>Single person</td><td style="text-align: right;">€ 16,116</td></tr> <tr><td>married person</td><td style="text-align: right;">€ 13,740</td></tr> </table> <p>Government taxes: € 3,756</p>	Single person:	€ 6,640	married person:	€ 5,660	Single person	€ 16,116	married person	€ 13,740	<p>Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension (<i>folkpension</i>) and pension supplement (<i>pensionstillskott</i>) is not liable to taxation. For pensioners with higher pensions the special deduction is de-escalated by 66.5% of the income exceeding the amount of basic pension and pension supplement. This means that there is no special tax deduction for pensions above the amount of SEK 128,997 (€ 14,134) for a single pensioner.</p>	<p>In general there is a progressive taxation of gross income after deduction of personal and other reliefs. Main personal reliefs per person per year: Aged under 65: GBP 4,615 (€ 7,078); between 65 and 74: GBP 6,100 (€ 9,356); over 75: GBP 6,370 (€ 9,770). Supplement for married couples (where one partner reached age 65 before 6 April 2000): aged between 65 and 74: GBP 5,465 (€ 8,382); aged over 75: GBP 5,535 (€ 8,489). These supplementary allowances for married couples are restricted to give tax relief at a fixed rate of 10%. The higher personal and married couples allowances for those aged 65 and over are reduced by GBP 1 (€ 1.53) for every GBP 2 (€ 3.07) of income over above the income limit of GBP 17,900 (€ 27,454). They cannot be reduced to below the rate applicable to those aged under 65.</p>	<p><b>2. Limit of income for tax relief or tax reduction</b></p>
Single person:	€ 6,640												
married person:	€ 5,660												
Single person	€ 16,116												
married person	€ 13,740												
<p>No contributions.</p>	<p><i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No contributions.</p>	<p>Sickness insurance premium for pensioners is 1.5% on pension income. No other contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p><b>3. Social security contributions from pension</b></p>								



- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age

**VII Survivors**

- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guaranteeing sufficient resources
- XII Long-term care

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): Law of 7 March 1964, modified (see Table VI "Old-age").	Social Code ( <i>Sozialgesetzbuch</i> ), Book VI, introduced by the Pension Reform Act ( <i>Rentenreformgesetz</i> ) of 18 December 1989, amended by the law of 23 July 2002.	Law No. 1846/51 of 14 June 1951, last modified on 5 January 1994 by Law No. 2676/99. Law No. 1902/90 of 17 October 1990. Law No. 2084/92 of 7 October 1992. Law No. 3029/02 of 11 July 2002.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased person.	Compulsory social insurance scheme for employees: Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ) with benefits depending on the pension of the deceased person.	Compulsory social insurance scheme for employees and certain groups of self-employed with benefits depending on the pension of the deceased person.	Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased person.	<b>Basic principles</b>

## Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
<p>Legislative Royal Decree No. 1/94 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree No. 1647/97 of 31 October 1997.</p> <p>O.M. of 13 February 1967.</p> <p>Law No. 24/2001 of 27 December 2001 on Fiscal, administrative and social policy measures (<i>Ley de medidas fiscales, administrativas y del orden social</i>).</p> <p>Royal decree No. 1465/2001 of 27 December 2001.</p>	<p>Articles L. 342-1 and following, L. 353-1 and following and L. 356-1 and following of Social Security Code (<i>Code de la sécurité sociale</i>).</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Social Security Act (<i>Lög um almannaþryggingar</i>) No. 117/1993 of December 1993 with later amendments.</p> <p>Social Assistance Act (<i>Lög um félagslega aðstoð</i>) No. 118/1993 of December 1993 with later amendments.</p> <p>Act on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldutryggingu lífeyrisréttinda og starfsemi lífeyrisjóða</i>) No. 129/1997 of December 1997 with later amendments.</p>	<p>Law No. 155 of 23 April 1981.</p> <p>Law No. 297 of 29 May 1982.</p> <p>Law No. 638 of 11 November 1983.</p> <p>Law No. 140 of 15 April 1985.</p> <p>Law No. 88 of 9 March 1989.</p> <p>Statutory Order No. 503 of 30 December 1992.</p> <p>Law No. 335 of 8 August 1995.</p> <p>Law No. 449 of 27 December 1997.</p> <p>Law No. 448 of 23 December 1998.</p> <p>Law No. 388 of 23 December 2000.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees and assimilated groups with Survivors' pensions to widows or widowers (<i>Pensión de viudedad</i>), orphans (<i>Pensión de orfandad</i>) or relatives (<i>Pensión en favor de familiares</i>) depending on the pension or contributions of the deceased person.</p>	<p>Compulsory social insurance scheme for employees with pensions depending on the pension of the deceased person or with temporary flat-rate allowances.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with flat-rate benefits.</p>	<p>Dual system: Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased person.</p>	<p><b>Basic principles</b></p>



Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	<p>First pillar (<i>1. Säule</i>): Old-age and Survivors' Insurance Act (<i>Gesetz über die Alters- und Hinterlassenenversicherung</i>), LGBl. 1952 No. 29.</p> <p>Second pillar (<i>2. Säule</i>): Company Staff Welfare Act (<i>Gesetz über die betriebliche Personalvorsorge</i>), LGBl. 1988 No. 12.</p> <p>All acts are in force in their modified version.</p>	<p>Book III of Social Insurance Code (<i>Code des assurances sociales</i>) in the terms following the Law of 27 July 1987.</p>	<p>General Surviving Relatives Act (<i>Algemene nabestaandenwet, Anw</i>).</p>	<p>National Insurance Act (<i>folketrygd-loven</i>) of 28 February 1997, Chapters 17 and 18.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955 with amendments.</p>
<b>Basic principles</b>	<p>First pillar (<i>1. Säule</i>): Compulsory universal social insurance scheme (subsistence provision) for all persons with residence or economic activity (employees and self-employed) in Liechtenstein with contribution-based benefits (partly fictitious contributions).</p> <p>Second pillar (<i>2. Säule</i>): Compulsory social insurance scheme (protection of the standard of living) for employees with contribution-based benefits.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the pension (flat-rate and earnings-related) of the deceased person.</p>	<p>General system for all inhabitants, financed by contributions on earned incomes, with flat-rate benefits which are income-related.</p>	<p>Universal and compulsory pay-as-you-go scheme. The scheme consists of three key elements:</p> <ul style="list-style-type: none"> <li>• Basic pension (<i>gruppensjon</i>) based on periods of residence.</li> <li>• Earnings-related supplementary pension (<i>tilleggspensjon</i>).</li> <li>• Special supplement (<i>sært tillegg</i>) to those entitled to no supplementary pension or a supplementary pension below the amount of the special supplement.</li> </ul>	<p>Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased.</p>

## Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Statutory Order 322/90 of 18.10.1990. Statutory Order 265/99 of 14.7.1999.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Federal Law on Old-age and Survivors' Insurance of 20 December 1946 (<i>LAVS</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>). <i>2<sup>nd</sup> pillar (statutory minimum):</i> Federal Law on Occupational Benefit Plans concerning Old-age, Survivors and Invalidity of 25 June 1982 (<i>LPP</i>). The <i>LPP</i> only lays down minimum provisions. Pension institutions may provide more extensive cover in their internal regulations. Here we deal only with the legal minimum scheme.</p>	<p>National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>). Survivors' Pension Act 38/1969 (<i>Perhe-eläkelaki, PEL</i>). Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>). Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>). Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>). Local Government Employees' Pensions Act 202/1964 (<i>KVTEL</i>). State Employees' Pensions Act 280/1966 (<i>VEL</i>). Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KiEL</i>). Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>). Farmers' Pensions Act 467/1969 (<i>MYEL</i>). Pension Act for Performing Artists And Certain Other Employee Groups 1056/1998 (<i>TaEL</i>).</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments. Survivor's Pension Act (<i>Lag om efterlevandepension och efterlevndestöd till barn</i>) of 2000.</p>	<p>Social Security Contributions and Benefits Act 1992, and regulations thereunder. Pension Act 1995. The Welfare Reform and Pensions Act 1999.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the pension of the deceased person.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Universal insurance that must cover the basic needs in an appropriate way. <i>2<sup>nd</sup> pillar (statutory minimum):</i> Compulsory insurance for employees above a certain salary. Combined with the 1<sup>st</sup> pillar, it must enable the maintenance of the previous standard of living in an appropriate way.</p>	<p>Dual system: (1) insurance system (employment pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers) and (2) universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension. The pension schemes are integrated.</p>	<p>The public pension system is compulsory and of universal coverage. The purpose of the survivors' pension is to give economic support following the death in the family, enabling survivors to adapt to their new economic situation. Adjustment pension (guarantee pension and income-related).</p>	<p>Compulsory social insurance scheme for all employed and self-employed men and women: lump sum Bereavement Payment, flat-rate Bereavement Allowance, and flat-rate Widowed Parent's Allowance.</p>	<p><b>Basic principles</b></p>

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<b>Field of application</b>	Compulsory insurance for all wage and salary earners.	Compulsory membership for employees aged 16 - 66 working 9 hours or more per week and for beneficiaries of daily allowances in case of sickness, birth, adoption or unemployment or who participate in activation or training/education measures or who are in a period of work placement according to the law on an active labour policy. Compulsory membership also for persons who receive disability pension ( <i>førtidspension</i> ) or other transfer income. Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of three years.  A new scheme has come into force and concerns contributions paid after 1 <sup>st</sup> January 2002. Beneficiaries under the old and new scheme at the same time will receive the higher amount.	Manual and white-collar workers and certain groups of self-employed.	Social Insurance system for employees.  The provisions of Article 62 of Law No. 2676/99 apply in the event of the death of the insured person or of the pensioner subsequent to 5.1.99, the date on which this Law came into force.  These provisions also apply if death occurs prior to this date, providing that the survivor spouse, in accordance with the provisions formerly in force, was not entitled to a survivor's pension.	<b>Field of application</b>
<b>Exemptions from compulsory insurance</b>	No exemptions.	Employees working less than 9 hours per week are exempted from compulsory insurance.	No compulsory insurance for employees with only insignificant employment (up to €325 per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.	<b>Exemptions from compulsory insurance</b>

## Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
Compulsory insurance for all employees.	Insurance system obligatory for employees and assimilated persons.	With some exceptions all persons aged 16 years or over, employed under a contract of service or apprenticeship and the self-employed.	National pension ( <i>lífeyrir almanna-trygginga</i> ): All residents. Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): All insured employees, employers and self-employed persons aged 16-70.	Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the National Institute for Social Protection ( <i>Istituto Nazionale della previdenza sociale, INPS</i> ) for farmers, tenants, self-employed craftsmen and merchants /retailers.	<b>Field of application</b>
All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	No exemptions.	Persons with weekly earnings less than €38 per week and the self-employed with earnings of less than €3,174 per annum.	National pension ( <i>lífeyrir almanna-trygginga</i> ): No exemptions. Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): No exemptions.	No exemptions.	<b>Exemptions from compulsory insurance</b>

Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Field of application</b>	<p>First pillar (<i>1. Säule</i>): All employed persons (employees and self-employed persons) and all unemployed residents.</p> <p>Second pillar (<i>2. Säule</i>):</p> <ul style="list-style-type: none"> <li>• Employees and unemployed persons, who have completed their 17<sup>th</sup> year and are liable for contributions in the First pillar and who have an annual income of more than CHF 25,320 (€17,428). The employee must be responsible for a spouse or children or provide maintenance for a spouse who lives separately.</li> <li>• Voluntary insurance for employees who are not liable for contributions and for self-employed persons who have employees.</li> </ul>	Compulsory insurance for all persons carrying out a profession (salaried or self-employed). Voluntary insurance possible.	All residents under 65 whatever their income or nationality. All persons under 65 who work in the Netherlands and consequently pay tax on wages are also insured.	Coverage for all residents.	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves).</li> <li>• Persons voluntarily insured.</li> </ul>
<b>Exemptions from compulsory insurance</b>	<p>First pillar (<i>1. Säule</i>): Diplomatic privileges; at the same time insurance abroad; short-term insurance membership.</p> <p>Second pillar (<i>2. Säule</i>): For example of employees who already have compulsory insurance or are exercising an independent activity as primary profession or employees who are at least two-thirds invalid or double financial burdens (in the case of insurance abroad at the same time).</p>	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	No exemptions.	No exemptions.	No compulsory insurance if the income is below the marginal earnings threshold ( <i>Geringfügigkeitsgrenze</i> ) of €309.38 per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.

## Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Compulsory insurance for all insured employees.	<p><i>1<sup>st</sup> pillar (basic scheme):</i> All persons domiciled in Switzerland or gainfully employed there.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• Employees over the age of 17, affiliated to the 1<sup>st</sup> pillar and receiving from the same employer an annual salary greater than CHF 25,320 (€ 17,428).</li> <li>• Beneficiaries of unemployment insurance daily allowances.</li> <li>• Optional insurance for employees not covered by compulsory insurance and for the self-employed.</li> </ul>	<p>National pension (<i>Kansaneläke</i>): All residents.</p> <p>Employment pension (<i>Työeläke</i>): All employees from the age of 14 and self-employed persons from the age of 18.</p>	Compulsory coverage.	All employed and self-employed men and women liable to pay contributions.	<b>Field of application</b>
No exemptions.	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>• In the case of a double burden (simultaneous foreign insurance).</li> <li>• In the case of compulsory insurance for a short time only.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• Employees for which the employer is not required to pay contributions for the 1<sup>st</sup> pillar.</li> <li>• Employees gainfully employed for less than 3 months.</li> <li>• Employees that already have compulsory insurance or whose main occupation is freelance work.</li> <li>• Persons with at least 2/3 invalidity.</li> <li>• Certain members of the family of a farmer working in his company.</li> <li>• In the case of a double burden (simultaneous foreign insurance).</li> </ul>	<p><i>Employees:</i> No exemption.</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds €5,381.31 for self-employed and €2,690.66 for farmers.</p>	No exemptions.	No contributions and no benefits for persons with earnings below the lower earnings limit GBP 75 (€ 115) per week or for self-employed persons with annual earnings less than GBP 4,025 (€ 6,173).	<b>Exemptions from compulsory insurance</b>

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<p><b>Entitled persons</b></p> <ul style="list-style-type: none"> <li>· <b>Surviving spouse</b></li> <li>· <b>Children</b></li> <li>· <b>Other persons</b></li> </ul>	Surviving spouse.	<ul style="list-style-type: none"> <li>• Spouses, cohabitants and under certain conditions (see below) also divorced partners.</li> <li>• Children under 18.</li> </ul>	<ul style="list-style-type: none"> <li>• Surviving spouse,</li> <li>• Divorced spouse (divorced before 1 July 1977) financially dependant upon the deceased,</li> <li>• Children.</li> </ul>	<p><i>Persons insured before 31.12.1992:</i></p> <ul style="list-style-type: none"> <li>• Widows.</li> <li>• Children until age 18 (or 24 in the case of a student; without limitation, if invalid).</li> <li>• Parents and grandchildren.</li> </ul> <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> <li>• Widows and widowers.</li> <li>• Children until age 18 (or 24 in the case of a student; without limitation, if invalid).</li> <li>• No other persons.</li> </ul>	<p><b>Entitled persons</b></p> <ul style="list-style-type: none"> <li>· <b>Surviving spouse</b></li> <li>· <b>Children</b></li> <li>· <b>Other persons</b></li> </ul>
<p><b>Conditions</b></p> <p><b>1. Deceased insured person</b></p>	To be insured.	Ten years of insurance (2 years under the new scheme) cover of the deceased and length of marriage: at least 10 years – the conditions for entitlement to the pension or the death grant if death occurred before 1.7.1992 or if after 1.7.1992 and the deceased were aged over 67.	60 months of insurance. The waiting period is deemed fulfilled, when the insured person deceased as a consequence of certain incidents (e.g. as a consequence of an employment injury) or under certain circumstances.	Contributions paid for at least 4,500 days or 1,500 insured days, 300 of which during the 5 years before the date of death.	<p><b>Conditions</b></p> <p><b>1. Deceased insured person</b></p>

## Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>Widow/er who lived with the deceased insured on a regular basis and partners in case of separation, divorce and annulment.</li> <li>Children of the deceased.</li> <li>Under certain conditions, children brought into marriage by the surviving spouse provided that the marriage took place two years before the date of the death of the deceased.</li> <li>Under certain conditions grandchildren, siblings, mothers and fathers, grandmothers and grandfathers.</li> </ul>	<ul style="list-style-type: none"> <li>Widow or widower aged 55 or more or invalid widow or widower suffering.</li> <li>No orphan's pension, but maintenance allowance (<i>allocation de soutien familial</i>); see Table IX "Family benefits".</li> <li>No other persons.</li> </ul>	<ul style="list-style-type: none"> <li>Survivor who is not living with a person as husband and wife.</li> <li>Orphans under 18 years of age (or under 21 years of age if in full-time education).</li> </ul>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Children under 18. Adopted children and step-children in the same circumstances (provided that the parent responsible for its maintenance is not alive).</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Spouses and children under 18 and in certain cases care-takers.</p>	<ul style="list-style-type: none"> <li>Surviving spouse;</li> <li>divorced spouse;</li> <li>children;</li> <li>parents, brothers or sisters;</li> <li>dependant grandchildren.</li> </ul>	<p><b>Entitled persons</b></p> <ul style="list-style-type: none"> <li>Surviving spouse</li> <li>Children</li> <li>Other persons</li> </ul>
<p>At the time of death: Affiliated to social security scheme and either:</p> <ul style="list-style-type: none"> <li>Enjoying active contributor or equivalent status; nonetheless, if, at the time of death the insured person was not a regular member or not in an equivalent status, but he had contributed during a period of 15 years, the surviving spouse and the orphans will be entitled to a pension;</li> <li>in receipt of an invalidity or old-age pension;</li> <li>must have contributed for at least 500 days in 5 years preceding death only if the death is provoked by a non-professional disease. Otherwise, no preliminary contribution record.</li> </ul>	<p>Being beneficiary of an old-age or invalidity pension or justify certain conditions at the time of death.</p>	<p>At least 156 weeks of insurable employment for which contributions were paid.</p> <p>An annual average of:</p> <ul style="list-style-type: none"> <li>39 weekly contributions paid or credited in either the 3 or 5 tax years before reaching age 66 or before date of death of spouse if earlier, or</li> <li>48 weekly contributions paid or credited since entry into insurance (under this condition, a reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks).</li> </ul> <p>These conditions may be fulfilled on either spouse's insurance record.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Residency in Iceland for at least three years immediately prior to application for a Child pension (<i>barnalífeyrir</i>). If the residency condition is not fulfilled by the deceased person, see point 2 and 3 below.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The deceased person must have been receiving pension from the fund at the time of death or have paid contributions for a certain period prior to death.</p>	<p>Normal pension: 5 years of contributions of which 3 during the last 5 years, or 15 years of contributions during any time.</p> <p>Privilege pension (<i>pensione privilegiata</i>) (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions.</p>	<p><b>Conditions</b></p> <p><b>1. Deceased insured person</b></p>



Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Entitled persons</b> <ul style="list-style-type: none"> <li>· <b>Surviving spouse</b></li> <li>· <b>Children</b></li> <li>· <b>Other persons</b></li> </ul>	<p>First and Second pillar:</p> <ul style="list-style-type: none"> <li>• widow or widower, if the spouse was married to the deceased person at the time of death</li> <li>• natural, adopted and foster children</li> <li>• divorced spouse with a maintenance entitlement.</li> </ul>	<ul style="list-style-type: none"> <li>• Spouse married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident.</li> <li>• Divorced spouse if not remarried.</li> <li>• Children who are legitimate, adopted or natural, as well as orphans given a home by the insured.</li> <li>• Persons treated as widows/ widowers: Parents and direct relatives, collateral relatives up to second degree and children adopted as minors.</li> </ul>	<ul style="list-style-type: none"> <li>• Surviving partner under certain conditions (see below).</li> <li>• Children who have lost both parents.</li> <li>• Persons taking care of a child under the age of 18 that has lost one of its parents.</li> </ul>	<ul style="list-style-type: none"> <li>• Surviving spouse under the age of 67.</li> <li>• A person who lived with the deceased without being married, provided they had been married before or had children together.</li> <li>• Children under 18 (up to 20 when studies continue and both parents have died).</li> </ul>	<ul style="list-style-type: none"> <li>• Widow/widower who was married to the deceased person when death occurred or</li> <li>• divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.</li> <li>• Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.</li> </ul>
<b>Conditions</b> <ol style="list-style-type: none"> <li>1. <b>Deceased insured person</b></li> </ol>	<p>First pillar (<i>1. Säule</i>): One year for pension entitlement.</p> <p>Second pillar (<i>2. Säule</i>): No conditions.</p>	<p>12 months of membership, during 3 years prior to death. The three-year period is extended if it overlays with another eligible period.</p> <p>No qualifying period if death due to any kind of accident or to work-related illness occurred during affiliation.</p>	<p>To be insured at the time of death.</p>	<p>3 years of insurance (or 3 years in receipt of a pension) immediately prior to death.</p> <p>If this condition is not met, an insured survivor may obtain a right to benefits a year after the deceased had last become insured, provided the deceased was insured when he died and had not been out of the scheme for more than a total of 5 years after the age of 16.</p>	<p>"Eternal eligibility" (<i>ewige Anwartschaft</i>) (See Table VI "Old-age") or 60 insurance months within the last 120 calendar months. (after completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months - maximum after completion of age 60: 180 insurance months within the last 360 calendar months).</p>

# Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> <li>Surviving spouse, aged at least 35, and divorced former spouse who is entitled to alimony. The person who lived with the deceased during the two years preceding the death in similar conditions as a spouse is regarded as such for the purposes of survivors' benefits.</li> <li>Children until the age of 18 (25 or 27 in the case of further or higher education).</li> <li>Parents dependant on the deceased are entitled, if there are no spouse or children.</li> </ul>	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>Surviving spouse: widows and widowers with children, widows without children under certain conditions, divorced spouse under certain conditions.</li> <li>Children, including foster children under certain conditions.</li> <li>Other persons: none.</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>Surviving spouse: widows, divorced widows under certain conditions.</li> <li>Children, including foster children if the deceased was responsible for their maintenance.</li> <li>Other persons: none.</li> </ul>	<ul style="list-style-type: none"> <li>Surviving spouse (also registered couple of the same sex).</li> <li>Children (own; foster children; children for whom the deceased paid alimony; child who lived in the same household as the deceased if the deceased was married to the child's parent).</li> <li>Employment pension (<i>Työeläke</i>): former spouse.</li> </ul>	<ul style="list-style-type: none"> <li>Surviving spouse under the age of 65 years.</li> <li>A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death.</li> <li>Children under 18 years of age (under 20 if studies continue).</li> </ul>	<ul style="list-style-type: none"> <li>Widows and widowers.</li> <li>Children for whom Child Benefit is payable.</li> </ul>	<p><b>Entitled persons</b></p> <ul style="list-style-type: none"> <li>Surviving spouse</li> <li>Children</li> <li>Other persons</li> </ul>
<p>Contributions paid or credited for 36 months.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> One year of contributions.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>Must have been insured at the time of death or at the time the incapacity to work that led to the death occurred, or</li> <li>the deceased was receiving an old-age or invalidity pension from the pension institution at the time of his death.</li> </ul>	<p>National pension (<i>Kansaneläke</i>): 3 years of residence after the age of 16, resident in Finland at the time of death.</p> <p><i>For surviving spouses pension:</i> The deceased was under the age of 65 at the time of marriage.</p> <p>Employment pension (<i>Työeläke</i>): Must be or have been insured at the time of death.</p>	<p>Guarantee pension (<i>garantipension till omställingspension</i>): The deceased must have been resident for 3 years (40 years for full guarantee pension).</p> <p>Income-related pension (<i>inkomstrelaterad omställingspension</i>): 3 years with pensionable income.</p>	<p>Bereavement Payment (<i>lump sum</i>): Specific level of contributions paid in any one tax year.</p> <p>Bereavement Allowance, Widow's Pension, Widowed Parent's Allowance and Widowed Mother's Allowance (<i>flat-rate benefits</i>): Generally, contributions paid in at least 25% of the years in working life (i.e. from age 16 to tax year before death or State Pension age).</p>	<p><b>Conditions</b></p> <p><b>1. Deceased insured person</b></p>

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<b>2. Surviving spouse</b>	<ul style="list-style-type: none"> <li>Spouse married to the deceased for at least 1 year (unless there is a child of the marriage or a dependant child, or death is due to an accident or occupational disease after the date of marriage);</li> <li>aged at least 45 or bringing up a child or being an invalid;</li> <li>having ceased all work with the exception of authorised work. For people under 65 receiving only a survivors' pension (<i>pension de survie/overlevingspensioen</i>), the ceilings for earned income are higher than those applied to recipients of old-age pensions (see Table VI "Old-age", Accumulation with earnings).</li> </ul>	<p>To be or to have been married to the deceased.</p> <p>New scheme: marriage or cohabiting during 2 years before death and appointed to entitlement of the benefit.</p> <p>For divorcees the condition is that the deceased paid a maintenance grant just before he died and that the marriage lasted 5 or 10 years (accumulated widow's/ widower's pension).</p>	<p>Married to the deceased at the time of his/her death and the marriage must have lasted at least for one year.</p> <p>Divorced spouses: Divorce before 1 July 1977 and financially dependant upon the deceased. The surviving partner must not have married again.</p> <p>If divorce occurred after 30 June 1977, commonly acquired rights are officially divided up between spouses for old-age and invalidity insurance.</p>	<p><i>Persons insured before 31.12.1992:</i> Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</p> <p><i>Persons insured since 1.1.1993:</i> Widow(er) with at least 67% invalidity or monthly income less than 40 times the minimum daily wage for an unskilled manual worker, plus 20% for each child. If monthly income is higher, half the normal pension is awarded.</p> <p><i>After 5.1.1999:</i> The surviving spouse (man or woman), irrespective of age, is entitled to the survivor's pension for a period of 3 years, starting on the first day of the month following death. If the survivor is aged over 40 upon the death of the spouse, the pension is paid even after the initial 3-year period has passed, providing that the surviving spouse does not work or receives no other pension. If the surviving spouse works or receives a pension, he/she is entitled to 50% of the normal survivor's pension. If the surviving spouse is suffering from a physical or mental disability of at least 67%, he/she is entitled to the full survivor's pension. A pension which has been interrupted or reduced will again be paid in full to the surviving spouse as from the age of 65. If the latter continues to work or to receive any other form of pension after the age of 65, he/she will receive only 70% of the survivor's pension.</p>	<b>2. Surviving spouse</b>
<b>3. Children</b>	Children are not entitled to benefits.	Under 18. New scheme: 21.	Age limit: 18 years (under certain conditions 27).	<p>Until age 18 (or 24 in the case of a student; without limitation, if invalid).</p> <p>In the case of orphans who are minors, invalids or students (up to the age of 24), the amount of the surviving spouse's pension which was interrupted or reduced, will be paid to the children in equal shares.</p>	<b>3. Children</b>
<b>4. Other persons</b>	No other persons entitled to benefits.	No other persons entitled to benefits.	No other persons entitled to benefits.	<p><i>Persons insured before 31.12.1992:</i> Parents and grandchildren dependent on the deceased person.</p> <p><i>Persons insured since 1.1.93:</i> No other persons.</p>	<b>4. Other persons</b>

## Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
<p>Widow or widower: Must have lived with the deceased insured on a regular basis.</p> <p>In case of separation, divorce and annulment, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<ul style="list-style-type: none"> <li>Survivor's pension (<i>pension de réversion</i>): Widow or widower (with insufficient means of existence), aged 55, marriage having lasted for at least 2 years (except if child born from marriage).</li> <li>Invalidity pension for widow/ widower (<i>pension d'invalidité de veuf ou de veuve</i>): Widow or widower aged under 55 and disabled.</li> <li>Old-age pension for widow/ widower (<i>pension de vieillesse de veuf ou de veuve</i>): Widow or widower aged 55 or above and disabled.</li> </ul>	<p>Survivor who is not living with a person as husband and wife.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Residency in Iceland for at least three years immediately prior to application for a child pension (<i>barnalífeyrir</i>). If the residency condition is not fulfilled by the deceased person, see point 1 and 3.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Marriage or registered co-habitation with the deceased person. Also registered co-habitation of the deceased with a person of the same sex.</p>	<p>Widow or widower. In case of divorce, a widow/widower receiving maintenance can obtain the survivor's pension (<i>pensione ai superstiti</i>) at the discretion of a judge.</p>	<p><b>2. Surviving spouse</b></p>
<p>Age limit of children:</p> <ul style="list-style-type: none"> <li>18 years except in cases of absolute permanent incapacity (<i>incapacidad permanente absoluta</i>) or severe incapacity (<i>Gran invalidez</i>);</li> <li>22 years (or 24 years for orphan children having lost both parents) when earnings do not exceed 75% of the minimum wage (<i>salario mínimo interprofesional</i>).</li> </ul>	<p>No orphan's pension.</p>	<p>Under 18 years of age (or under 21 years of age if in full-time education).</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Under 18. Residency for at least 3 years immediately prior to application for a child pension (<i>barnalífeyrir</i>), if the residency condition is not fulfilled by the deceased, see point 1 and 2 above.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Under 18. Foster and step children maintained by the deceased enjoy the same right.</p>	<p>Up to the age of 18 (21 when studying full time, 26 when studying at university).</p>	<p><b>3. Children</b></p>
<ul style="list-style-type: none"> <li>Have lived together with the deceased for at least two years prior the death;</li> <li>being financially dependent on the deceased (an essential condition which has to be proven);</li> <li>no entitlement to a pension;</li> <li>no means for sustenance and no living relatives who are obliged and able to provide alimony, according to the civil code.</li> </ul>	<p>No other persons entitled.</p>	<p>No other persons entitled.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): No other persons entitled.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): When there is no surviving spouse the pension fund may decide to give rights to a person who has been in charge of the household of the deceased for a long period before his death.</p>	<p>Parents, brothers or sisters of the insured person's pension may be entitled if there are no other survivors.</p> <p>Grandchildren (Decision of the Constitutional Court No. 180/1999).</p>	<p><b>4. Other persons</b></p>

Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Surviving spouse</b>	First and Second pillar: Spouse married to the deceased person at the time of death.	Spouse married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident. Divorced former spouse: no entitlement in case of remarriage.	There is entitlement to a survivors' benefit if the surviving relative: <ul style="list-style-type: none"> <li>• has an unmarried child under the age of 18 who does not belong to another persons' household, or</li> <li>• is incapacitated for work for at least 45%, or</li> <li>• was born before 1 January 1950.</li> </ul> At 65 the survivor's pension is replaced by the general old-age pension ( <i>Algemene Ouderdomswet, AOW</i> ).	Children with the deceased or 5 years of marriage is required for entitlement to a survivor's pension. A divorcee who has not remarried is - up to 5 years after the divorce, or for as long as she/he is in receipt of maintenance from the former spouse - entitled to a pension if the marriage lasted for 25 years or more, or 15, were there children in the marriage.	Widow/widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.
<b>3. Children</b>	First and Second pillar: In general, for each child under age 18 and for each child engaged in vocational training or university education through the end of the education course (at most until age 25).	18 years or 27 years if orphan is studying. No age limit for handicapped orphans.	Children who have lost both parents are entitled to an orphans' benefit: up to the age of 16, or in the case of invalidity up to the age of 18 and up to the age of 21 if the child is a student.	Under 18 (20 if studies continue and both parents have died).	Up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.
<b>4. Other persons</b>	First and Second pillar: Divorced spouse, who was entitled to maintenance or received maintenance from the deceased person at the time of death, has a claim under the same conditions as a surviving spouse.	For the person assimilated to the spouse: diverse conditions.	Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependant child allowance.	No other persons entitled.	No other persons entitled.

## Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> <li>Married to the deceased for at least one year, except when there are children of the marriage (either born or conceived) or death is caused by an accident.</li> <li>Aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work.</li> </ul>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Widow:</p> <ul style="list-style-type: none"> <li>One or more dependant children or</li> <li>45 years of age and 5 years of marriage.</li> </ul> <p>Widower: one or more children under the age of 18.</p> <p>Divorced spouse:</p> <ul style="list-style-type: none"> <li>one or more children and the marriage lasted at least 10 years;</li> <li>the marriage lasted less than 10 years and the divorce occurred after the divorced person reached the age of 45;</li> <li>the youngest child reached the age of 18 after the divorced person reached the age of 45.</li> </ul> <p>If the divorced spouse does not fulfil one of these conditions, there is only entitlement to a pension if and as long as there are children under the age of 18.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Widow:</p> <ul style="list-style-type: none"> <li>One or more dependant children or</li> <li>45 years of age and 5 years of marriage.</li> </ul> <p>Divorced widow: the marriage lasted at least 10 years and she benefits from alimony.</p>	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> <li>Widow/widower under the age of 65,</li> <li>has resided in Finland 3 years after the age of 16 and</li> <li>has or had a common child with the deceased or</li> <li>was at least age 50 at the time of death and the marriage occurred before she/he was aged 50 and the marriage had lasted at least 5 years.</li> </ul> <p>Employment pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> <li>Spouses with common child: must be married before the deceased reached the age of 65;</li> <li>spouses with no child: the widow/widower need to have reached the age of 50, the marriage lasted at least 5 years and the marriage occurred before the deceased turned 65 and the widow/ widower turned 50, or has received disability pension.</li> </ul>	<p>Adjustment pension (<i>omställningspension</i>):</p> <p>Is paid to a surviving spouse under the age of 65 years for a period of ten months if the surviving spouse lived uninterruptedly with the deceased spouse for a period of at least five years.</p> <p>The adjustment pension is maintained for as long as the surviving spouse lives with a dependent child under 12 years of age.</p>	<p>Bereavement Payment (<i>lump sum</i>): Must be aged under State Pension age or, if over State Pension age, spouse must not have been entitled to a Category A retirement pension when they died.</p> <p>The following benefits can only be paid to people under State Pension age.</p> <p>Widowed Mother's Allowance: For women widowed before April 2001. Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</p> <p>Widowed Parent's Allowance: Must be entitled or treated as entitled to Child Benefit or, for widows only be expecting late husband's baby.</p> <p>Widow's pension: For women widowed before 9 April 2001. Must be aged 45 or over when husband died or when Widowed Mother's Allowance ceased.</p> <p>Bereavement Allowance: Must be aged between 45 and pension age at date of widowhood.</p>	<b>2. Surviving spouse</b>
Until the age of 18 (25 or 27 in the case of further or higher education).	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Must be less than 18 years of age, or 25 years at the most in the case of an apprenticeship or studies.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Must be less than 18 years of age, or 25 years at the most in the case of an apprenticeship or studies or if the orphan is at least 2/3 disabled and is unable to engage in paid employment.</p>	<p>National pension (<i>Kansaneläke</i>): Under the age of 18 or aged 18-20, if full-time student.</p> <p>Employment pension (<i>Työeläke</i>): Under the age of 18.</p>	Under 18 years of age (under 20 if studies continue).	Entitled for Child Benefit.	<b>3. Children</b>
If there are no spouse or children.	<i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No other beneficiaries.	Former spouse (Employment pension, <i>Työeläke</i> ): If she/he received alimony from the deceased.	No other beneficiaries.	No other beneficiaries.	<b>4. Other persons</b>

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<b>Benefits</b> <b>1. Surviving spouse</b>	<p>80% of the actual or hypothetical retirement pension (<i>pension de retraite/rustpensioen</i>) of the insured person calculated at the rate for a married couple where the spouse is dependent.</p> <p>Guaranteed minimum for fully ensured: €9,284.08 per year, calculated pro rata if the career is at least equivalent to 2/3 of a complete career.</p>	<p>Supplementary pension (<i>arbejds-markedets tillægspension, ATP</i>):</p> <p>In the event of death before July 1st 1992, widow(er) older than 62. Pension corresponding to 50% of real or hypothetical pension of the insured person.</p> <p>In the case of deaths after the 1st of July 1992 or where the widow(er) is under the age of 62: no widow's or widower's pension. Single capital payment, capitalisation of 35% or 50% of the pension to which the deceased would have been entitled. If the deceased spouse was born between 1925 and 1941, the widow(er) is also entitled to a lump-sum repayment of the widow(er)'s pension to which the surviving spouse would have been entitled.</p> <p>The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension. New scheme starting 2004: lump-sum payment of DKK 40,000 (€ 5,386).</p>	<p>The new legislation on survivors applies to couples who will marry after 31.12.2001 or when both spouses were born after 1.1.1962. To all others the previous legislation in relation to survivors continues to apply.</p> <ul style="list-style-type: none"> <li>The "major" widow's or widower's pension amounts to 55% ("previous" legislation 60%) of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 onwards in case of incapacity or if the widow or widower is bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child who cannot look after itself on account of a mental or physical handicap.</li> <li>In other cases, the "minor" widow's or widower's pension is payable for a maximum period of 24 months ("previous" legislation: no limit) to the amount of 25% of the pension for which the deceased spouse would have been eligible.</li> </ul> <p>According to the "new" legislation child-raising is additionally taken into account in relation to survivors' pensions as compensation. Survivors having raised children receive a dynamic supplement of personal income points that is granted in addition to the widow's or widower's pension.</p> <p>Both the "previous" and "new" legislation applying to survivors include the following provisions:</p> <p>If the insured person dies before the age of 63, the widow's or widower's pension will be reduced by 0.3% for each calendar month following the death of the insured until the end of the month in which the insured person would have turned 63 years, with a maximum of 10.8% (with transitional periods, maximum 10.8% at the earliest as of 1 January 2004).</p> <p>If the insured person dies before the age of 60, the period between the date of death and the completion of the age of 60 at the latest is to be taken into account for the calculation of the pension.</p> <p>Earnings, replacement earnings and unearned income are credited against the widow's or widower's pension ("previous legislation": earnings and replacement earnings only). Where this income exceeds a certain dynamic monthly amount (€682.70 in the old <i>Länder</i> or €599.28 in the new <i>Länder</i> plus supplements for children entitled to orphan's pension), the survivor's pension is reduced by a rate of 40% of the excess amount.</p>	<p><i>Persons insured before 31.12.1992:</i> 70% of the pension of deceased parent (husband).</p> <p><i>Persons insured since 1.1.1993:</i> 50% of the pension of deceased parent (husband or wife).</p>	<b>Benefits</b> <b>1. Surviving spouse</b>

## Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
<p>Widow's or widower's pension (<i>Pensión de viudedad</i>): 46% of the calculation basis (or in certain cases 70% if there are dependant family members) for deceased person (total amount of paid wages subject to contributions over a continuous period of 24 months within the last seven years are divided by 28).</p> <p>Annual pension 14 times monthly figure.</p> <p>Where deceased insured was in receipt of an invalidity or retirement pension, the calculation basis will be the same as was used for calculation of that pension, but subject to such increases and upward adjustments in corresponding death and survivor's benefits since date on which invalidity or retirement pension was awarded.</p>	<p>Survivor's pension (<i>pension de réversion</i>): 54% of real or hypothetical old-age pension of the deceased person.</p> <p>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>): 54% of real or hypothetical invalidity or old-age pension of deceased person.</p> <p>A supplement of €81.65 per month and per child to the invalid widow's or widower's pension and widow's or widower's old-age pension is paid when surviving spouse has at least the charge of one dependant child under 16. A 10% increase of the pension is paid when the beneficiary has had or brought up at least three children during 9 years and before they got 16.</p>	<p>Benefit amount:</p> <p>Under Age 66: Contributions (Weekly Average) Weekly rate 48 €130.30 36-47 €128.40 24-35 €124.70</p> <p>Over Age 66: Contributions (Weekly Average) Weekly rate 48 €155.80 36-47 €153.30 24-35 €149.10</p> <p>An additional allowance of €7.70 per week is payable where the survivor is living alone.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Not applicable.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Benefits are calculated as a percentage of the pension rights of the deceased person as described in the statutes of each individual pension fund. Benefits are only paid for a limited period. If the deceased person has children by his surviving spouse benefits are paid until the child reaches age 19. Same applies to step- and foster children. Minimum benefits for spouse based on a contribution period of 40 years 27% of the wages for which contributions were paid.</p>	<p>60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension.</p> <p>As of 1 September 1995 the pension amount is increased to 70% if the only recipient is a child. If more than one minor child, a student or a handicapped child lives in the household, the pension can be accumulated with other pensions without any limit.</p>	<p><b>Benefits</b></p> <p><b>1. Surviving spouse</b></p>



Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Benefits</b> <b>1. Surviving spouse</b>	<p>First pillar (<i>1. Säule</i>): 80% of the hypothetical pension of the deceased person. In the case of death before the age of 45, the calculation basis is increased by a career supplement (<i>Karrierezuschlag</i>). See Table V "Invalidity".</p> <p>Widow's or widower's pensions (<i>Verwitwetenrente</i>) are of unlimited duration for widows or widowers with children (or for widows and widowers, who were over 45 at the time of their partner's death and had been married for at least 5 years). Other widows or widowers have a limited claim on a widow's or widower's pension (<i>Verwitwetenrente</i>) (2 to 5 years; depending on the length of the marriage and age of the widowed person).</p> <p>Second pillar (<i>2. Säule</i>):</p> <ul style="list-style-type: none"> <li>• The pension will be paid throughout the period of widowhood and at most until the time the insured person would have reached retirement age if he/she had survived. Subsequently, survivors are entitled to retirement benefits.</li> <li>• The pension is calculated at the minimum percentage rate for the credited wages.</li> <li>• Widow's or widower's pension (<i>Witwen- bzw. Witwerrente</i>): at least 18% of the credited wages.</li> <li>• In exceptional cases, capital settlement instead of a pension possible.</li> </ul>	<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part (see Table VI "Old-Age").</p> <ul style="list-style-type: none"> <li>• Total of the flat-rate pension part (<i>majorations forfaitaires</i>) and the special flat-rate supplements (<i>majorations forfaitaires spéciales</i>) to which the insured has or would have been entitled.</li> <li>• 3/4 of the income-related pension part (<i>majorations proportionnelles</i>) and of the special income-related supplements (<i>majorations proportionnelles spéciales</i>) to which the insured has or would have been entitled.</li> <li>• Allowance at the end of the year (<i>allocation de fin d'année</i>) of €42.38 (in case of a complete career of 40 years; otherwise proportional reduction).</li> </ul>	<p>€968.48 per month. In addition, a "holiday allowance" equal to €56.50 per month is paid.</p> <p><i>Anw</i> survivors benefit is income dependent. Work-related income (benefits) is deducted completely. Part of the income from work (salary, share in company profits) is disregarded (50% of the minimum wage including reimbursement of <i>AWBZ/Anw</i> contributions, plus one third of the remainder). In other words: if income from work is €624.60 (gross), including reimbursement of <i>AWBZ/Anw</i> contributions, <i>Anw</i> survivors' benefit is paid out in full. If the income is €2,077.32 or more, no benefit is paid out. A proportionally lower amount is paid out if incomes between these two figures.</p>	<ul style="list-style-type: none"> <li>• A full survivor's pension (<i>etterlattepensjon</i>) consists of a Basic pension (<i>grunnpensjon</i>) and 55% of the supplementary pension (<i>tilleggs-pensjon</i>) the deceased was or would have been entitled to.</li> <li>• A transitional benefit (<i>overgangsstønad</i>) is paid to those temporarily incapable of maintaining themselves and who do not qualify for a survivor's pension (<i>etterlattepensjon</i>). The benefit is calculated as a survivor's pension.</li> </ul> <p>Both are subject to an income test. If the surviving spouse has or can be expected to have, an annual income from work of more than half the Basic Amount (<i>Grumbeløpet</i>) i.e. NOK 27,085 (€3,727), the pension/benefit is reduced by 40% of the exceeding income.</p> <ul style="list-style-type: none"> <li>• A Child Care Benefit (<i>stønad til barnetilsyn</i>) is paid to a surviving spouse who, due to training or work, must leave the child in the care of another. Annual maximum for one child NOK 32,052 (€4,411), for three or more children NOK 47,388 (€6,521). When income from work exceeds 8 times the Basic Amount i.e. NOK 433,360 (€59,634) there is no right to child care benefit, beyond 6 times the Basic Amount the benefit is reduced.</li> <li>• An education benefit (<i>utdanningsstønad</i>) is paid to surviving spouses who need education or vocational training to become self-supporting.</li> </ul> <p>The 3-years condition above does not apply to child care or education benefits to surviving spouses who are insured in their own right.</p>	<p>Between 0% and 60% of the invalidity or old-age pension to which the deceased person had or would have been entitled to. The percentage depends on the ratio of the deceased person's income and the surviving spouse's income (this rate is 40% for an identical calculation basis). If the total sum of the reduced survivor's pension and the survivor's own income is less than €1,488.61 per month a corresponding amount has to be granted to the maximum amount of 60% of the deceased person's pension.</p> <p>The widow's/ widower's pension will only be paid for 30 months if</p> <ul style="list-style-type: none"> <li>• the surviving spouse is younger than 35 years of age (exception: if the marriage had lasted for a least 10 years),</li> <li>• the marriage was concluded only after the commencement of the pension or after the legal retirement age (exception: certain minimum duration of marriage).</li> </ul> <p>This limitation does not apply when a child was born or when the surviving spouse is invalid after the expiry of the stipulated period.</p> <p>The pension to the divorced spouse is limited to the maintenance payments.</p> <p>All pensions are paid 14 times per year.</p>

## Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	Benefits 1. Surviving spouse
<p>60% of the retirement or invalidity pension received by the insured person, or to which he would have been entitled at the moment of his death. 70% if - in addition to the spouse - there is a former spouse who is entitled to the pension.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Widow or widower's pension: 80% of the old-age pension corresponding to the determining average annual income.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Widow's pension: 60% of the full invalidity pension that the insured person would have received.</p> <p>Divorced widow: at the most, the amount of the alimony.</p>	<p>National pension (<i>Kansaneläke</i>): For the first 6 months the spouse receives €217.53 - €260.49 per month (full amounts; adjusted to the length of residence in Finland). This amount can be increased, depending on the spouse's other income, up to €416.68 - €493.45. After 6 months the pension is continued if the surviving spouse is supporting a child under the age of 18 with a minimum amount of €84.75 with an income related increase of maximum €408.70. If there is no child the entitlement and amount depends on other income and property.</p> <p>Employment pension (<i>Työeläke</i>): The pension is 17-50% of the pension of the deceased, depending on how many children are entitled to a child pension. The pension equals the pension of the deceased when the beneficiaries are a widow/ widower and two children. If the deceased person was not retired at the time of death, the survivors' pension is calculated on to the basis of the invalidity pension the deceased would have been entitled to at the time of death. The widow's/er's pension is integrated with her/his own (or anticipated) old pension. If this is higher than a given amount, the widow's/er's pension is accordingly reduced. The survivor's pension to be paid is then calculated following the formula: 50% deceased person's pension -50% (widow's/er's own old age pension - base amount)</p>	<p>Guarantee adaptation pension: 2.13 price base amounts (<i>prisbasbelopp</i>) per year, reduced in proportion as income-related adjustment pension rises.</p> <p>Income-related adaptation pension: 55% of the deceased persons pension base.</p>	<p>Bereavement Payment: Lump sum payment of GBP 2,000 (€3,067) on spouse's death.</p> <p>Widowed Parent's Allowance: Weekly pension paid as long as widow or widower has dependent child under 16 (under 19 if in non-advanced full-time education). Amount: up to GBP 75.50 (€116) per week, plus increase for each dependent child.</p> <p>Widowed Mother's Allowance: Weekly pension paid as long as widow has dependent child under 16 (under 19 if in non-advanced full-time education) and can be paid up to deemed pension age of 65. Amount: up to GBP 75.50 (€116) per week, plus increase for each dependent child.</p> <p>Bereavement Allowance: Weekly Pension paid to widows and widowers without dependent children maximum of 52 weeks from date of bereavement. A full pension is granted to those age 55 or over. Amount: up to GBP 75.50 (€116) a week. For those age 45 to 54 the pension is reduced by 7% of the full rate for each year under 55.</p> <p>Widow's Pension: Weekly pension paid to widows aged 45 or over if no dependent children and can be paid up to deemed pension age of 65. A full pension is granted to widows aged 55 or over. Amount: up to GBP 75.50 (€116) a week. If the widow is aged 45 - 54 the pension is reduced by 7% of the full rate for each year under 55.</p> <p>State Earnings Related Pension (<i>SERPS</i>): Weekly earnings-related pension (accrued to late spouse) paid with Widowed Mother's Allowance, Widowed Parent's Allowance and Widow's Pension.</p>	

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<b>2. Surviving spouse: remarriage</b>	Benefit ceases in case of remarriage.	In cases of death before the 1st of July 1992: Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ) ceases.	Pension ceases. Lump-sum payment to the amount of 24 times the monthly average pension of the preceding 12 months. According to the "new" legislation the lump-sum payment to the amount of 24 times for the minor widow's or widower's pension is reduced by the number of calendar months in which a pension was already drawn.	Pension ceases.	<b>2. Surviving spouse: remarriage</b>
<b>3. Orphan children</b> · having lost one parent · having lost both parents	No orphan's pension; see special family allowances scheme.	National pension ( <i>Folkepension</i> ): See Table IX "Family benefits". Supplementary pension ( <i>arbejdsmarkedets tillægspension, ATP</i> ): In cases of death after 1 July 1992, single payment (children under 18). New scheme (since 2004): single payment of DKK 40,000 (€ 5,386) per child less than 21 years old.	Entitled up to the age of 18 and for pupils or students up to the age of 27 years. The orphan's pension ( <i>Waisenrente</i> ) for orphan children having lost one parent amounts to 20% of the deceased parent's pension and for orphan children having lost both parents 10% of the deceased parents' pensions plus supplements to orphans' pensions. The orphan's pension is reduced by 0.3% for each calendar month following the death of the insured until the end of the month in which the insured person would have turned 63 years, with a maximum of 10.8% (with transitional periods, maximum 10.8 % at the earliest as of 1 January 2004). Where own earnings, replacement earnings or unearned income of the orphan as of age of 18 exceed a specific dynamic amount (from 1 July 2002: € 455.14 in the old <i>Länder</i> and € 399.52 in the new <i>Länder</i> ), the orphan's pension is reduced by a rate of 40% of the excess amount.	<i>Persons insured before 31.12.92:</i> • Orphan children having lost one parent: 20% of the pension of deceased parent for each child until age 18 (or 24 in the case of a student; without limitation, if invalid). • Orphan children having lost both parents: 60% of old-age pension. <i>Persons insured since 1.1.93:</i> • Orphan children having lost one parent: 25% of the pension of deceased parent. • Orphan children having lost both parents: 50% of the pension of the deceased parent.	<b>3. Orphan children</b> · having lost one parent · having lost both parents
<b>4. Other beneficiaries</b>	No other persons entitled to benefits.	No other persons entitled to benefits.	No other persons entitled to benefits.	<i>Persons insured before 31.12.1992:</i> 20% of pension for dependant parents or grand-children. <i>Persons insured since 1.1.93:</i> The spouse or children. No other beneficiaries.	<b>4. Other beneficiaries</b>

## Survivors

## Table VII

Spain	France	Ireland	Iceland	Italy	
<p>Entitlement to widow's or widower's pension (<i>Pensión de viudedad</i>) ceases on remarriage. the pension will not be extinguished when:</p> <ul style="list-style-type: none"> <li>• the beneficiary is over 61 years of age or is entitled to an absolute permanent incapacity pension, or a severe incapacity pension, or is affected by a handicap to a degree of at least 65%;</li> <li>• the widow's or widower's pension equals to 75% of his/her income;</li> <li>• the combined income of the new married couple is lower than twice the amount of the minimum wage (<i>Salario Mínimo Interprofesional</i>).</li> </ul>	<p>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) ceases, but not survivor's pension (<i>pension de réversion</i>), nor Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>).</p>	<p>Pension ceases.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Not applicable. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Pension ceases.</p>	<p>Pension ceases; grant of 2 year's pension.</p>	<p><b>2. Surviving spouse: remarriage</b></p>
<p>Orphan's pension (<i>Pensión de orfanidad</i>): 20% of the calculation basis for each orphan. This percentage can be increased by 46% or 70% corresponding to the widow/er's pension if there is no surviving spouse. If there are several beneficiaries, the sum of the orphans' pensions plus the widow/er's pension cannot exceed 100% of the calculation basis. Therefore, the total amount of orphan's pensions may not exceed 54% or 30% of the calculation basis, as applicable. When the same beneficiary is entitled to pensions from both the father and the mother, the increase for being an absolute orphan can only be applied to the pension caused by one of the deceased.</p>	<p>No orphans' pension, but maintenance allowance (<i>allocation de soutien familial</i>); see Table IX "Family benefits".</p>	<p><i>Orphan children having lost one parent:</i> An increase of €21.60 per week is payable for each dependant child under 18 years of age (or under 22 years of age if the child is in full-time education). No restriction on combination with family allowances.</p> <p><i>Orphan children having lost both parents:</i> An Orphan's Contributory Allowance of €97 per week is paid if:</p> <ul style="list-style-type: none"> <li>• The orphan is under 18 years of age (or under 22 years of age if in full-time education) and,</li> <li>• 26 contribution weeks of insurable employment were paid by a parent or step-parent.</li> </ul>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Flat-rate child pension (<i>barnalífeyrir</i>) ISK 15,076 (€178) per month, double amount if both parents are deceased. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Minimum child pension ISK 6,930 (€82) per each child per month, double amount if both deceased parents were pension fund members.</p>	<p><i>Orphans having lost one parent:</i> In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children 40% divided by the number of children; no entitlement to family allowances unless the spouse works. If the surviving spouse does not have a pension: 40% for each orphan. For 3 or more children, 100% of the pension divided by the number of children. <i>Orphans having lost both parents:</i> 40% per child. 3 children and more: 100% divided by the number of children.</p>	
<p>Pension (under certain conditions): 20% of calculation basis. Relatives' temporary allowance (<i>subsídio temporal a favor de familiares</i>): 20% of calculation basis.</p>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): No other beneficiaries. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): See above, benefits, point 1.</p>	<p>For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors.</p>	<p><b>4. Other beneficiaries</b></p>

Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Surviving spouse: remarriage</b>	First and Second pillar: Termination of entitlement (entitlement is also not renewed if the new marriage ends in divorce).	Pension ceases. Redemption grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special flat-rate supplements ( <i>majorations forfaitaires spéciales</i> ) or special income related supplements ( <i>majorations proportionnelles spéciales</i> ).	If a person marries or starts to live with his/her partner, the <i>Anw</i> survivors' benefit ceases. If cohabitation ceases within a period of six month, then the surviving relative may request continuation of the <i>Anw</i> benefit.	The pension ceases. The right is recovered if the new marriage ends in divorce within 2 years.	Loss of unlimited pension. Settlement to the amount of 35 monthly pension payments.
<b>3. Orphan children</b> · having lost one parent · having lost both parents	First pillar ( <i>1. Säule</i> ): • Orphans of the father or of the mother: 40% of the hypothetical pension of the deceased parent. • Orphans of both parents: 2 orphan's pensions ( <i>Waisenrenten</i> ) (each 40% of the hypothetical pension of the deceased parent). Second pillar ( <i>2. Säule</i> ): • Orphan's pensions ( <i>Waisenrenten</i> ) of at least 6% of the wages credited per year. • For the rest, the relevant provisions in the First pillar are also valid with respect to entitlement.	<i>Orphan children having lost one parent:</i> • 1/3 of the flat-rate pension part ( <i>majorations forfaitaires</i> ) and of the special flat-rate supplements ( <i>majorations forfaitaires spéciales</i> ) to which the insured has or would have been entitled. • 1/3 of the allowance at the end of the year ( <i>allocation de fin d'année</i> ). • 1/4 of the income-related pension part ( <i>majorations proportionnelles</i> ) and of the special income-related supplements ( <i>majorations proportionnelles spéciales</i> ) to which the insured has or would have been entitled.  <i>Orphan children having lost two parents:</i> If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.	<i>Orphans having lost one parent:</i> Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependent child allowance. Amount: € 220.24 per month.  <i>Orphans having lost both parents:</i> Children (no restriction on combination with family allowances) aged: • Under 10: € 309.91 per month. • 10 - 16: € 464.87 per month. • 16 – 21 (on the basis of transitional arrangement this can be up to the age of 27): € 619.83 per month. In addition, a "holiday allowance" is paid.	• One parent orphans: The 1 <sup>st</sup> child 40% of the Basic Amount ( <i>Grundsicherung</i> ), the 2 <sup>nd</sup> and following children 25% each. • Both parents orphans: The 1 <sup>st</sup> child the same pension as a surviving spouse, the 2 <sup>nd</sup> child 40% of the Basic Amount, and the following children 25% each. For siblings the amounts of benefits are added and the total divided equally between them.	40% (orphans having lost one parent) or 60% (orphans having lost both parents) on the basis of the calculated 60% of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Entitlement in their own right to Child benefit ( <i>Familienbeihilfe</i> ) (See Table IX "Family benefits").
<b>4. Other beneficiaries</b>	First and Second pillar: Divorced spouses with an entitlement to maintenance. The Widow's or widower's pension ( <i>Verwitwetenrente</i> ), however, is limited to the amount of the relevant maintenance entitlement.	Calculated in accordance with common law; no specific provisions.	No other beneficiaries.	No other beneficiaries.	No other beneficiaries.

## Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Pension ceases.	<i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> Withdrawal of the pension.	<i>Both pension schemes:</i> Pension ceases if the widow/widower is under the age of 50. Grant of 3 years' pension.	Pension ceases.	Benefit ceases on remarriage. Co-habitation: Benefit withdrawn for period of cohabitation.	<b>2. Surviving spouse: remarriage</b>
Children until the age of 18 (25 or 27 in the case of further or higher education): 20% of pension for 1; 30% for 2; 40% for 3 or more. No age limit in case of permanent total incapacity for work. Amount doubled where there is no entitled surviving (ex-)spouse.	<i>1<sup>st</sup> pillar (basic scheme):</i> <ul style="list-style-type: none"> <li>Orphans having lost one parent: 40% of the old-age pension corresponding to the determining average annual income.</li> <li>Orphans having lost both parents: two orphan's pensions. These are reduced where they exceed 60% of the maximum old-age pension, i.e. CHF 1,266 (€871) per month.</li> </ul> <i>2<sup>nd</sup> pillar (statutory minimum):</i> <ul style="list-style-type: none"> <li>Orphans having lost one parent: 20% of the full invalidity pension that the insured person would have received.</li> <li>Orphans having lost both parents: two orphan's pensions.</li> </ul>	<i>Orphans having lost one parent:</i> <ul style="list-style-type: none"> <li>National pension (<i>Kansaneläke</i>): Basic amount: €49.78 per month is paid if the child is under the age of 18 or aged 18-20 and a full-time student. Basic amount supplement is paid only to a child under the age of 18. Full amount is €66.51 per month. The amount is reduced by other survivor pensions.</li> <li>Employment pension (<i>Työeläke</i>): Age limit 18. The pension is 33-83% of the pension of the deceased, depending on how many children are entitled to a child pension. See point 1. "Surviving spouse".</li> </ul> <i>Orphans having lost both parents:</i> <ul style="list-style-type: none"> <li>National pension (<i>Kansaneläke</i>): Separate pension after both parents.</li> <li>Employment pension (<i>Työeläke</i>): Separate pension after both parents. A total addition of 2/12 of the total of both pensions is paid to all children together.</li> </ul>	If the child is under 18 years (20 if studies continue), the child pension is 30% of the price base amount ( <i>prisbasbelopp</i> ) for each dead parent plus 30% of the deceased persons pension base (income-related). In cases concerning more children than one, 20 percentage points are added for each additional child and the sum is divided equally among the children. The total is never less than 40% of the base amount for each parent and never exceeds the parent's total pension.	<i>Orphan children having lost one parent:</i> The amount of the Widowed Parent's Allowance and Widowed Mother's Allowance is increased by GBP 11.35 (€17) per week for each qualifying child for whom Child Benefit is payable or GBP 9.65 (€15) for a child for whom the higher rate of Child Benefit is payable. <i>Orphan children having lost both parents:</i> Guardian's Allowance is a payment of GBP 11.35 (€17) per week to a person who takes into his family an orphan child. One of the child's parents must have satisfied a residence condition; the beneficiary must be entitled to Child Benefit for the orphan. In certain very exceptional circumstances Guardian's Allowance is payable where only one parent has died. The rate is adjusted to GBP 9.65 (€15) if the higher rate of Child Benefit is payable for the same child.	<b>3. Orphan children</b> <ul style="list-style-type: none"> <li>having lost one parent</li> <li>having lost both parents</li> </ul>
If there is no spouse, parents dependant on the deceased are entitled.	<i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No other beneficiaries.	Former spouse (Employment pension, <i>Työeläke</i> ): Spouse's pension is divided. The part to be paid to the former spouse depends on the amount of the alimony.	A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death.	No other beneficiaries.	<b>4. Other beneficiaries</b>

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<b>5. Maximum for all those entitled to benefits</b>	No maximum.	No maximum.	The monthly amount of the widow's or widower's pension must not exceed the monthly amount of the deceased person's pension.	<p><i>Persons insured before 31.12.92:</i> Spouse and orphans: 100% of the deceased's pension. Orphan children having lost both parents: maximum of 80% of old-age pension if several orphans.</p> <p><i>Persons insured since 1.1.93:</i> The total income from pensions must not exceed 100%, nor be under 80% of the amount received by the deceased parent.</p>	<b>5. Maximum for all those entitled to benefits</b>
<b>6. Other benefits</b>	<p>Survivors' pension (<i>pension de survie/overlevingspensioen</i>) granted or maintained temporarily:</p> <ul style="list-style-type: none"> <li>• 12 months grant to spouses who do not qualify for survivor's pension.</li> <li>• Maintaining the pension over a maximum of 12 months when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension. In this case, after 12 months reduced pension amount.</li> </ul> <p>See Table III for Funeral Grant (<i>allocation pour frais funéraires/Uiukering voor begrafeniskosten</i>).</p>	<ul style="list-style-type: none"> <li>• Death grant (<i>begravelseshjælp</i>): Up to DKK 7,850 (€ 1,057), depending on the assets and liabilities of the deceased. Persons under 18 years of age: DKK 6,550 (€ 882).</li> <li>• Aid to survivors (<i>efterlevseshjælp</i>): Beneficiaries: spouses (or cohabitants since at least 3 years). Lump sum depending on survivor's income and fortune. Maximum amount: DKK 10,938 (€ 1,473). No benefit when income is over DKK 273,444 (€ 36,817) per year.</li> <li>• Maintenance allowance (<i>hjælp til forsørgelse</i>) can be granted in case of need (Active Social Policy Act of 10 June 1997). See Table XI "Guaranteeing sufficient resources".</li> <li>• Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life (Active Social Policy Act of 10 June 1997). See Table XI "Guaranteeing sufficient resources".</li> </ul>	<ul style="list-style-type: none"> <li>• The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death. See also Death Grant (<i>Sterbegeld</i>) under Table III.</li> <li>• The divorced spouse (divorce after 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance (child-raising pension). Conditions: 60 months of insurance before the death. Sliding scale according to income, same as widow's or widower's pension.</li> </ul>	<p>Special supplementary benefits (<i>EIDIKES PROSQETES PAROCES</i>):</p> <ul style="list-style-type: none"> <li>• One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension;</li> <li>• ½ of the other one is paid at Easter Holiday and the other half during the Summer-holidays.</li> </ul> <p>Funeral expenses: € 612.08.</p>	<b>6. Other benefits</b>

## Survivors

## Table VII

Spain	France	Ireland	Iceland	Italy	
<p>The sum of relatives' benefits must not exceed 100% of calculation basis. This maximum limit bears no relation to the limit applied under point 3 (orphan children).</p>	<p>54% of the maximum old-age pension: €7,879.68.</p>	<p>No maximum.</p>	<p>No maximum.</p>	<p>100% of the insured person's pension.</p>	<p><b>5. Maximum for all those entitled to benefits</b></p>
<p>Death grant (<i>auxilio de defunción</i>): €30.</p>	<p>Widow(er)'s allowance (<i>allocation veuvage</i>): The deceased spouse must have paid old-age contributions over at least 3 months during the year prior to the death (except for the month of the death). Allowance is paid (under condition of sufficient resources) during 2 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Maximum €510.78 per month. Beneficiary less than 55 years, not divorced, not remarried or living as married, nor having entered into a civil solidarity pact (<i>pacte civil de solidarité</i>).</p> <p>Death insurance: (<i>assurance décès</i>): Death grant (<i>capital-décès</i>) equal to 90 times the basic daily earning to the survivors (order of preference: Spouse, children, relatives in ascending line, ...) insured who can justify a minimum working hours or contribution payment, to persons legitimately maintaining, to persons receiving invalidity pensions or industrial injuries income related to a permanent incapacity of at least 66.66%. Minimum: 1% of annual earnings, subject to ceiling: €291.84. Maximum: 3 times the monthly earnings, subject to ceiling: €7,296.</p>	<ul style="list-style-type: none"> <li>• A Bereavement Grant of €635 is paid on the death of an insured person, his/her spouse or a child dependant.</li> <li>• A once-off Widowed Parent Grant of €2,500 is payable if the survivor has at least one child dependant.</li> <li>• In addition to a Widow(er)'s Contributory Pension a person may receive, for a limited period, half the personal rate of Unemployment, Disability, Health &amp; Safety, Occupational injury or Maternity/ Adoptive Benefits.</li> <li>• Invalidity Pensioners who qualify for Widow(er)'s Contributory Pension, may also receive half the personal rate of Disability Benefit for a limited period instead of Invalidity Pension.</li> </ul>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): A person who is widowed before reaching age 67 may be paid a death allowance (<i>dánarbætur</i>) ISK 22,616 (€267) per month for 6 months according to the social assistance act (<i>Lög um félagslega aðstoð</i>). Possible to prolong payments for a period of 12 months if the recipient maintains a child under age 18 or in other special circumstances, in which case the allowance is ISK 16,956 (€200) per month.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No other benefits.</p>	<p>If the insured person was not yet entitled to a pension and had contributed at least 1 year in the course of the 5 years before his death: survivors receive a once-off allowance (<i>Indennità "una tantum"</i>) of 45 times the total contributions paid. Minimum: €22, maximum: €67.</p> <p>Order of priority: spouse, children, relatives in ascending line.</p>	<p><b>6. Other benefits</b></p>



Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Maximum for all those entitled to benefits</b>	<p>First pillar (<i>1. Säule</i>): Orphan's pensions (<i>Waisenrenten</i>) are reduced whenever, taken together with the father's or mother's pension, they exceed the "qualifying average annual income" for the calculation of pensions by more than 10%.</p> <p>Second pillar (<i>2. Säule</i>): None.</p>	100% of the insured person's pension. If the total survivors' pensions exceed this limit, they are reduced proportionally.	No maximum.	No maximum.	No maximum.
<b>6. Other benefits</b>	No other benefits.	<p>The insured deceased person's full pension is paid for 3 months to survivors who have lived with him in the same household.</p> <p>If the deceased was not entitled to a pension, survivors' pension paid to survivors who lived with him in the same household for the month of death + 3 subsequent months for an amount equal to the pension to which the deceased would have been entitled.</p>	No other benefits.	Means-tested funeral grant ( <i>gravfædstonad</i> ) of up to NOK 15,000 (€2,064). No means-testing of the supplement where the deceased was under 18 years of age.	<ul style="list-style-type: none"> <li>• If the survivor's pensions are not granted because of lacking completion of the qualifying period, but if at least one contribution month of the deceased person is available: lump-sum settlement to the amount of 6 times "E" (reference earnings, see Table VI "Old-age").</li> <li>• If the waiting period for survivor's pensions has been fulfilled, and no entitled persons exist: Lump-sum settlement to the amount of 3 times "E" (reference earnings, see Table VI "Old-age") to the children, the mother, the father or the brothers and sisters of the deceased person.</li> <li>• As far as the pension including other income is below the following basic rates, an compensation supplement (<i>Ausgleichszulage</i>) is due to the amount of the corresponding differing amount: Widow/ widower: €643.54, Orphans having lost one parent until the age of 24: €240.34, after the age of 24: €427.07. Orphans having lost both parents until the age of 24: €360.87, after the age of 24: €643.54.</li> <li>• See Table IX for additional entitlement to Child benefit (<i>Familienbeihilfe</i>).</li> <li>• See Table VI for additional entitlement to long-term care benefit (<i>Pflegegeld</i>).</li> <li>• See Table III and Table VIII for additional entitlement to death grant (<i>Sterbegeld</i>).</li> </ul>

## Survivors

## Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>100% of the insured person's pension. 110% if in case of divorce 2 spouses are entitled to the pension.</p>	<p><i>1<sup>st</sup> pillar (basic scheme):</i> The children's pensions and the orphan's pensions are reduced if, when added to the father's or mother's pension, the total amount would significantly exceed the determining average annual income of the father or the mother.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> Reduction in benefits where, added to other income to be taken into account (similar benefits), they exceed 90% of the income which the beneficiary is deemed to have lost.</p>	<p>National pension (<i>Kansaneläke</i>): None.</p> <p>Employment pension (<i>Työeläke</i>): Maximum 100% of the deceased person's pension.</p>	<p>100% of the deceased's pension.</p>	<p>No maximum.</p>	<p><b>5. Maximum for all those entitled to benefits</b></p>
<ul style="list-style-type: none"> <li>• Death grant (<i>subsídio por morte</i>): As a rule awarded to the same persons as the survivor's pension, but without qualifying conditions. Amount equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage). Shared-out in the same proportions as the survivor's pension.</li> <li>• Christmas and Holiday bonus: Amounts equal to those of the pension.</li> </ul>	<p><i>1<sup>st</sup> pillar (basic scheme):</i></p> <ul style="list-style-type: none"> <li>• Extraordinary pension.</li> <li>• Supplementary benefits to the 1<sup>st</sup> pillar (see table XI "Specific non-contributory minima").</li> </ul> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> <li>• Lump-sum benefit to widows that do not satisfy the conditions for obtaining a widow's pension, equal to 3 annual pensions.</li> <li>• Capital benefit where the widow's pension is lower than 6%, the orphan's pension lower than 2% of the minimum pension under the old-age and survivors' insurance (1<sup>st</sup> pillar, basic scheme).</li> </ul>	<p>All employees are covered by Group Life Insurance as a part of collective agreements. The benefit varies with age being €13,540 for a deceased up to age 49 and then gradually decreasing to €3,740 for ages 60-65.</p> <p>Child increase €6,030/child under 18.</p> <p>The benefits are increased by 50% in case of accidental death.</p>	<p>Housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>): 91% of the housing costs up to SEK 4,500 (€493) per month. The supplement is income-tested.</p>	<p>Social Fund Funeral Payments provide help with funeral expenses where someone has been awarded a qualifying benefit (Income support, income based Jobseekers Allowances, Working Families' Tax Credit, Housing Benefit, Council Tax Benefit or Disabled Person's Tax Credit) and has good cause for taking responsibility, but has insufficient funds to meet such a large expense. Allowable amount covers reasonable cost of specified items, including necessary cost of burial or cremation charges, plus up to GBP 600 (€920) for other funeral expenses.</p>	<p><b>6. Other benefits</b></p>

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece	
<b>7. Minimum pension</b>	Guaranteed minimum for fully insured: €9,284.08 per year, calculated pro rata if the career is at least equivalent to 2/3 of a complete career.	See table VI "Old-Age", <i>Minimum pension</i> .	No minimum pension.	<i>Persons insured before 31.12.1992:</i> € 352.93. <i>Persons insured since 1.1.1993:</i> € 320.94 (€ 430 x 80%).	<b>7. Minimum pension</b>
<b>8. Maximum pension</b>	Maximum pension depends on annual earnings ceiling: pension is calculated on ex-husband/wife earnings ceiling. Ceiling for 2002 € 39,367.70.	See table VI "Old-Age", <i>Maximum pension</i> .	No maximum pension.	100% of old-age pension of the deceased person: € 2,148.84.	<b>8. Maximum pension</b>

## Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
<p>Monthly amounts (14 payments per year):</p> <p><i>Surviving spouse (Widow/widower):</i></p> <ul style="list-style-type: none"> <li>• over 65: € 400.54</li> <li>• between 60 and 65: € 382.54</li> <li>• under 60: € 289.30</li> <li>• under 60 with family dependants: € 362.54</li> </ul> <p><i>Orphan children having lost one parent.</i> € 117.60</p> <p><i>Orphan children having lost both parents:</i> € 117.60 plus product of dividing € 289.30 by number of entitled children.</p> <p><i>Other beneficiaries:</i> € 117.30</p> <p>Sole beneficiary</p> <ul style="list-style-type: none"> <li>over 65: € 302.80</li> <li>under 65: € 285.10</li> </ul>	<p>Survivor's pension (<i>pension de réversion</i>):</p> <p>Minimum: € 2,886.53 per year if it can be proved that the deceased insured person had 60 quarters of insurance. Reduced to a 60<sup>th</sup> if insurance is less. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16<sup>th</sup> birthday.</p> <p>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>): Minimum € 2,849.84 per year. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16<sup>th</sup> birthday.</p>	<p>Under age 66: € 124.70</p> <p>66 or over: € 149.10</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): No minimum pension.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Minimum pension for spouse based on a contribution period of 40 years 27% of the wages for which contributions were paid.</p>	<p>Monthly minimum pension: € 402.12.</p>	<b>7. Minimum pension</b>
<p>€ 2,029.27 per month.</p>	<p>Survivor's pension (<i>pension de réversion</i>), Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>): The maximum pension corresponds to 54% of the pension amount.</p>	<p>Under age 66: € 130.30</p> <p>66 or over: € 155.80</p>	<p>No maximum pension.</p>	<p>No maximum pension.</p>	<b>8. Maximum pension</b>

Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>7. Minimum pension</b>	<p>No legally determined minimum pension (there are tax-financed, residence-based supplementary allowances (<i>Ergänzungsleistungen</i>) on the basis of income and resources).</p> <p>First pillar (<i>1. Säule</i>): Widow's or widower's pension (<i>Verwitwetenrente</i>) of CHF 844 (€581) per month (13 times a year) or orphan's pension (<i>Waisenrente</i>) of CHF 422 (€290) per month (13 times a year) if contributions were paid without interruption during the entire period.</p> <p>Second pillar (<i>2. Säule</i>):</p> <ul style="list-style-type: none"> <li>• Widow's or widower's pension (<i>Witwen-, Witwerrente</i>): 18% of the wages credited each year.</li> <li>• Orphan's pension (<i>Waisenrente</i>): 6% each of the wages credited each year.</li> </ul>	<p>The minimum pension supplement (<i>complément de la pension minimum</i>), to which the insured party was or would have been entitled, is allocated on the basis of ¼ to the orphan.</p> <p>Survivor's pension is increased up to the minimum pension to which the deceased insured was or would have been entitled.</p>	No minimum pension.	No guaranteed minimum pension.	<p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, an compensation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: €643.54. Pensioners living with spouse: €946.60.</p> <p>Increase of the compensation supplement for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: €68.49.</p>
<b>8. Maximum pension</b>	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> <li>• Widow's or widower's pension (<i>Verwitwetenrente</i>) of CHF 1,688 (€1,162) per month (13 times a year) if contributions were paid without interruption during the entire period.</li> <li>• Orphan's pension (<i>Waisenrente</i>) of CHF 844 (€581) per month (13 times a year) if contributions were paid without interruption during the entire period.</li> </ul> <p>Second pillar (<i>2. Säule</i>): There is no maximum pension as only the minimum benefits were established.</p>	The calculation is based on the maximum pension provided for the primary insured person.	The maximum rate of survivors' benefit is 70% of the minimum wage.	No specific maximum set for survivor's pension ( <i>etterlattepensjon</i> ).	€2,364.49 monthly.

## Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
The percentages for calculating the pension are based on the minimum disablement or old-age pensions (see Tables V and VI).	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Complete pensions: Widower's/widow's pension: CHF 844 (€581) per month. Orphan's pension: CHF 422 (€290) per month.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No minimum pensions.</p>	No minimum pension. A transitional grant is paid for the first 6 months. See above "Benefits, 1. Surviving Spouse".	No minimum pension.	<p>Minimum of 25% of the full rate of the basic State Pension payable if contributions paid or credited in at least 25% of late husband's working life (i.e. from age 16 to tax year before death or age 65):</p> <ul style="list-style-type: none"> <li>• Bereavement Allowance (age 55 or over), Widow's Pension (age 55 or over) Widowed Parent's Allowance and Widowed Mother's Allowance: minimum GBP 18.88 (€29) a week;</li> <li>• Bereavement Allowance and Widow's Pension for those aged 45-54 at spouse's death: minimum pension rate reduced by 7% for each year under age 55.</li> </ul> <p>SERPS (State Earnings Related Pension Scheme): 100% of late spouse's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children). From October 2002 maximum amount that can be paid to a widow/widower will range from 50% to 100% depending on the age of deceased on 6<sup>th</sup> October 2002.</p>	<b>7. Minimum pension</b>
No maximum pension.	<p><i>1<sup>st</sup> pillar (basic scheme):</i> Widower's/ widow's pension: CHF 1,688 (€1,162) per month. Orphan's pension: CHF 844 (€581) per month.</p> <p><i>2<sup>nd</sup> pillar (statutory minimum):</i> No maximum pensions.</p>	No maximum pension.	Pensions are not calculated on income exceeding 7.5 times the income base amount ( <i>inkomstbasbelopp</i> ).	<p>Maximum amount payable if contributions paid or credited in at least 90% of late spouse's working life (i.e. from age 16 to tax year before death or State Pension age):</p> <ul style="list-style-type: none"> <li>• Bereavement Allowance (age 55 or over), Widow's Pension (age 55 or over), Widowed Parent's Allowance and Widowed Mother's Allowance: GBP 75.50 (€116) a week;</li> <li>• Bereavement Allowance and Widow's Pension for widows aged 45-54 at spouse's death: maximum pension rate as above reduced by 7% for each year under age 55.</li> </ul> <p>SERPS (State Earnings Related Pension Scheme): 100% of late spouse's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children). From October 2002 maximum amount that can be paid to a widow/widower will range from 50% to 100% depending on the age of deceased on 6<sup>th</sup> October 2002.</p>	<b>8. Maximum pension</b>

Table VII

## Survivors

	Belgium	Denmark	Germany	Greece									
<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>	<p>Benefits are subject to taxation.</p>	<p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): A tax of 40% is imposed on capital payment in case of death. Regular pensions are subject to taxation of income.</p>	<p>In principle, pensions are subject to taxation. The taxation is partial: only the returns on the pension are liable to taxation. The amount of the returns depends on the age of the beneficiary at the commencement of pension payments. If there are no other earnings, pensions are often below the limit of taxation.</p>	<p>In general, the benefits are subject to taxation. Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.</p>	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>								
	<p>No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	<p>No limit of income and no tax reduction.</p>	<p>The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2003 are €7,235 for single adults and €14,470 for married couples.</p>	<p>Tax is levied on benefits where total annual income exceeds the €10,000 ceiling. Increased ceiling according to the number of children:</p> <table> <tr> <td>1 child:</td> <td>€1,000</td> </tr> <tr> <td>2 children:</td> <td>€2,000</td> </tr> <tr> <td>3 children:</td> <td>€10,000</td> </tr> <tr> <td>4 children:</td> <td>€11,000</td> </tr> </table>		1 child:	€1,000	2 children:	€2,000	3 children:	€10,000	4 children:	€11,000
	1 child:	€1,000											
2 children:	€2,000												
3 children:	€10,000												
4 children:	€11,000												
<p>• 3.55% pension reduction. The monthly pension cannot be reduced to below €1,071.50. • Solidarity contribution (<i>cotisation de solidarité/solidariteitsbijdrage</i>) between 0% and 2% according to family dependence and whole's pension monthly amount (gross) and other advantages. Pension must be at least of €1,139.04.</p>	<p>No contributions.</p>	<p>Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund. Pensioner's contribution to long-term care insurance is 0.85%.</p>	<p>Special contributions (until 1.1.2008) on pensions allocated to the solidarity account of the social security institutions: No contribution for pensions up to €397. For pensions exceeding €397:</p> <ul style="list-style-type: none"> <li>• 1% for amounts up to €397</li> <li>• 2% between €397 and €587</li> <li>• 3% between €587 and €881</li> <li>• 4% between €881 and €1,174</li> <li>• 5% for parts over €1,174</li> </ul>										

## Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
Benefits are subject to taxation.	Benefits are subject to taxation after deduction of 10% and then of 20%. The 10% supplement of the pension for having brought up at least 3 children is not subject to taxation.	Benefits are fully liable to taxation (including supplements for adult and child dependants).	National pension ( <i>lífeyrir almanna-trygginga</i> ): Benefits, except child pension ( <i>barnalífeyrir</i> ), are liable to taxation. Supplementary pension ( <i>lögbundnir lífeyrissjóðir</i> ): General taxation rules.	Benefits are subject to taxation.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>
The limit varies annually according to the incomes and family circumstances.	Taxation takes place when the annual net income taxable exceeds a certain ceiling. Ceiling for a single person € 8,303.	Where annual income is below a certain amount, income tax is not payable. For 2002, a widowed person with income below € 9,100 is not liable for tax. In the case of employees, this amount is increased by € 4,000. These amounts are increased by € 7,600 where a widowed person has a dependent child. In addition, widowed parents with qualifying children also have additional allowances in the 5 years immediately after the year they become bereaved (commencing at € 13,000 and declining to € 3,000 in the fifth year). Widowed persons aged over 65 are exempt from tax if annual income is below € 15,000.	General taxation rules. The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€ 9,656). All individual taxpayers are entitled to a personal tax credit ( <i>persónuafsláttur</i> ) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€ 3,686) for the assessment year 2002 (income year 2001).	Exemption for the portion of income corresponding to contributions to the social security system. Annual tax exemption ceiling for a single person: € 7,500. The extent of taxation depends on total annual income of the individual or of the family. 23% up to € 15,000 29% € 15,000 to € 29,000 31% € 29,000 to € 32,600 39% € 32,600 to € 70,000 45% beyond € 70,000.	
No contributions.	Generalised social contribution ( <i>contribution sociale généralisée, CSG</i> ) of 6.2% (reduced rate 3.8%) and contribution for the repayment of the social debt ( <i>contribution pour le remboursement de la dette sociale, CRDS</i> ) of 0.5%.	No contributions.	No contributions.	€ 0.01 monthly during 13 months for the National Institution for Italian Pensioners ( <i>Opera nazionale dei pensionati d'Italia, ONPI</i> ).	



Table VII

## Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>	<p>First pillar (<i>1. Säule</i>): Survivors' pensions are subject to taxation, supplementary allowances are not subject to taxation.</p> <p>Second pillar (<i>2. Säule</i>): Survivors' benefits (pensions and capital payments) are subject to taxation.</p>	<p>For tax purposes, social security benefits replacing income are treated as wages.</p>	<p>Benefits are subject to taxation.</p>	<p>Pensions are subject to taxation.</p>	<p>Pensions are subject to taxation.</p>
<b>2. Limit of income for tax relief or tax reduction</b>	<p>Incomes of at least CHF 24,000 (€ 16,520) are subject to taxation. A tax reduction of 70% is granted for pensions in the First pillar. A tax reduction of 20%, 25% or 30% (in exceptional cases 35%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider. For other persons, 20% is granted.</p>	<p>The same special tax allowances for persons in gainful employment and pensioners respectively.</p>	<p>The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.</p>	<p>Certain provisions of tax relief/ reduction apply to pensioners. Pensioners with the full minimum pension as their only income, pay no tax or social security contributions.</p>	<p>Tax is levied on the income after the deduction of sickness insurance contributions. The individual tax due depends in particular on the individually applicable tax credits. A general annual tax credit of max. € 887 is foreseen, the amount of which depends on the income of the person subject to taxation; annual tax credit for salaried of € 54, tax credit for an isolated single person/parent of € 364 and tax credit for a pensioner up to € 400. The amount is reduced if the annual income corresponds to € 16,715 and suppressed when it corresponds to € 21,800. These credits are deducted from the annual tax due.</p>
<b>3. Social security contributions from benefits</b>	<p>No contributions are taken directly from pensions in the First or Second pillar.</p>	<p>Contributions are deducted for health care and long term care insurance.</p>	<p>Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziektefondswet, ZFW</i>) are deducted from pensions.</p>	<p>Pensioners pay a low rate social security contribution of 3% (for health care).</p>	<p>3.75% sickness insurance contribution.</p>

## Survivors

Table VII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
In general, benefits are subject to taxation.	<i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> Benefits are subject to taxation.	Pensions are subject to taxation; Housing allowance and benefits from Group Life Insurance are tax-free.	Benefits are subject to taxation, except housing supplement for pensioners ( <i>bostadstillägg till pensionärer</i> ), handicap allowance ( <i>handikappersättning</i> ) and care allowance for disabled child ( <i>vårdbidrag</i> ) to the extent it covers special costs.	Widowed Mother's Allowances, Widowed Parent's Allowances, Bereavement Allowances and Widow's Pensions are taxable, but any increases in respect of dependent children are not.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>
Taxation is only applied for an annual income starting at € 7,961.71.	Taxation depends on the annual income of the individual or family. Lower threshold for taxation: <ul style="list-style-type: none"> <li>• Single persons: from CHF 1,483 (€ 1,021) to CHF 18,852 (€ 12,976) depending on the canton/ federal tax: CHF 20,102 (€ 13,837).</li> <li>• Married couple without children: from CHF 7,425 (€ 5,111) to CHF 26,005 (€ 17,900) depending on the canton/ federal tax: CHF 32,508 (€ 22,376).</li> <li>• Married couple with two children: from CHF 15,000 (€ 10,325) to CHF 38,031 (€ 26,178) depending on the canton/ federal tax: CHF 45,662 (€ 31,430).</li> </ul>	The amount of the full pension deduction for pension income per year is: Local taxes: <ul style="list-style-type: none"> <li>Single person € 6,640</li> <li>married person € 5,660</li> </ul> Government taxes: € 1,490: for all. When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than Local taxes: <ul style="list-style-type: none"> <li>Single person € 16,116</li> <li>married person € 13,740</li> </ul> Government taxes: € 3,756	Not applicable.	In general there is a progressive taxation of gross income after deduction of personal and other reliefs. Main personal reliefs per person per year: Aged under 65: GBP 4,615 (€ 7,078); between 65 and 74: GBP 6,100 (€ 9,356); over 75: GBP 6,370 (€ 9,770). The higher personal allowances for those aged 65 and over are reduced by GBP 1 (€ 1.53) for every GBP 2 (€ 3.07) of income over above the income limit of GBP 17,900 (€ 27,454). They cannot be reduced to below the rate applicable to those aged under 65.	
No contributions.	<i>1<sup>st</sup> pillar (basic scheme)/2<sup>nd</sup> pillar (statutory minimum):</i> No contributions.	Sickness insurance premium for pensioners is 1.5% of taxable income. No other contributions.	No contributions.	No contributions.	



- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors

**VIII Employment injuries and occupational diseases**

- IX Family benefits
- X Unemployment
- XI Guaranteeing sufficient resources
- XII Long-term care

Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	<i>Employment injuries:</i> Law of 10 April 1971. <i>Occupational diseases:</i> Laws co-ordinated by Royal Order of 3 June 1970.	Law of 8 March 1978, as amended. Law of 20 May 1992 which is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date, modified by law of 30 May 1998, in effect since 01.01.1999.	Social Code ( <i>Sozialgesetzbuch</i> ), Book VII from 7 August 1996, lastly amended by the law of 21 August 2002. Social Code ( <i>Sozialgesetzbuch</i> ), Book IX from 19 June 2001, lastly amended by the law of 22 July 2002.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	Compulsory social insurance scheme for employees with benefits in kind and earnings-related cash benefits.	Compulsory social insurance for employees and certain categories of self-employed.	Compulsory social insurance scheme for employees, certain groups of self-employed and other groups with benefits in kind and earnings-related cash benefits.	No particular insurance. The risks are covered by the insurance systems for sickness, invalidity and survivors.	<b>Basic principles</b>
<b>Field of application</b> <b>1. Beneficiaries</b>	<i>Employment injuries:</i> Workers who are submitted to social security, apprentices and those to whom the Crown has granted status. <i>Occupational diseases:</i> As above (except those to whom the Crown has granted employment injury status) and also trainees, even unpaid, pupils and students exposed to risk because of their instruction.	All salaried workers and certain self-employed (in fishing and navigation) persons. Trainees or any other persons spending time at a training centre or at a workshop or office because of their study or vocational training. Children affected with a disease or congenital illness caused by the work of their father or mother.	Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.	Employees and assimilated.	<b>Field of application</b> <b>1. Beneficiaries</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p><i>Employment injuries:</i> Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956.</p> <p><i>Occupational diseases:</i> Legislative Royal Decree No. 1/94 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree No. 2609/82 of 24 September 1982.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book IV. Articles I. 411-1 and following.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993 with later amendments.</p> <p>Social Assistance Act (<i>Lög um félagslega aðstoð</i>) No. 118/1993 of December 1993 with later amendments.</p> <p>Disability Act (<i>Lög um málefni fatlaðra</i>) No. 59/1992 of June 1992 with later amendments.</p>	<p>Statutory Order No. 1124 of 30 June 1965.</p> <p>Law No 251 of 10 May 1982.</p> <p>Statutory Order No. 336 of 13 April 1994.</p> <p>Statutory Order No. 38 of 23 February 2000.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees and assimilated groups with benefits in kind and earnings-related cash benefits.</p>	<ul style="list-style-type: none"> <li>• Compulsory insurance scheme for employees with benefits in kind and earnings-related cash benefits (indemnities or pensions).</li> <li>• The victim can ask an additional compensation in the case of an unforgivable mistake committed by the employer.</li> </ul>	<p>Compulsory social insurance scheme for employees with benefits in kind and flat-rate cash benefits.</p>	<p>Dual system.</p> <ul style="list-style-type: none"> <li>• Compulsory system with flat-rate benefits as minimum protection for all actively employed. Financed by taxes and contributions.</li> <li>• Insurance system (supplementary pension scheme) financed by contributions covering all economically active persons. Conditions and benefits are as described in table V.</li> </ul>	<p>Compulsory social insurance scheme for employees and certain categories of self-employed with benefits in kind and earnings-related cash benefits.</p>	<p><b>Basic principles</b></p>
<p>Employees.</p>	<p>Persons working in any capacity, in any place for one or more employers.</p>	<p>Employed persons and some trainees.</p>	<ul style="list-style-type: none"> <li>• All employees,</li> <li>• self-employed persons unless they voluntarily exempt themselves,</li> <li>• apprentices,</li> <li>• persons engaged in rescue operations,</li> <li>• athletes participating in organised athletic activities,</li> <li>• Persons engaged in household work may voluntarily ensure themselves.</li> </ul>	<p>Salaried workers and certain categories of self-employed workers.</p>	<p><b>Field of application</b></p> <p><b>1. Beneficiaries</b></p>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	Compulsory Accident Insurance Act ( <i>Gesetz über die obligatorische Unfallversicherung</i> ), LGBl. 1990 No. 46. The act is in force in its modified version.	Book II of the Social Insurance Code ( <i>Code des assurances sociales</i> ), amended notably by the Law of 17 November 1997.	There is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.	National Insurance Act ( <i>folketrygdloven</i> ) of 28 February 1997, Chapter 13. Occupational Injury Insurance Act of 16 June 1989.	General Social Insurance Act ( <i>Allgemeines Sozialversicherungsgesetz, ASVG</i> ) of 9 September 1955 with amendments. Federal Hospitals Act of 18 December 1956 ( <i>Krankenanstaltengesetz, KAG</i> ) and Hospitals Acts of the <i>Länder</i> and amendments.
<b>Basic principles</b>	Compulsory social insurance scheme for employees with benefits in kind and earnings-related cash benefits.	Compulsory social insurance scheme for the active population (employees and self-employed) and other groups with benefits in kind and cash benefits related to the seriousness of the suffered injury and to the earnings.	Not applicable.	<ul style="list-style-type: none"> <li>• Full basic pension (<i>grunnpensjon</i>) and full supplementary pension (<i>tilleggspensjon</i>) as in the compulsory universal scheme.</li> <li>• Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) with lump sum indemnities as compensation for exceeding loss of earnings.</li> <li>• In addition compensation for non-economic loss.</li> </ul>	Compulsory social insurance scheme for employees, certain categories of self-employed and other groups with benefits in kind and earnings-related cash benefits.
<b>Field of application</b>	<ul style="list-style-type: none"> <li>• Employees, including home workers, apprentices, trainees, volunteers and persons employed in firms providing protected employment or employing invalids.</li> <li>• Non-occupational injuries: full-time and part-time employees, who work at least 8 hours per week with one employer.</li> <li>• Voluntary insurance: self-employed persons and family members working with them who are not obligated to take out insurance.</li> </ul>	<p>Persons who are engaged in a professional wage-earning activity or the self-employed, those who attend a vocational training or a programme for their integration or reintegration.</p> <p>The insurance covers also certain activities: studies, education, social activities, emergency relief and rescue actions, voluntary work on behalf of social services, etc.</p>	Not applicable.	<p>National Insurance (<i>folketrygden</i>): All employees, fishermen even when self-employed, conscripts, students and trainees, are covered.</p> <p>Occupational Injury Insurance (<i>yrkesskadeforsikring</i>): All employees.</p>	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Persons engaged in a trade or business and family members working in the enterprise.</li> <li>• Certain assimilated self-employed persons, such as teachers, musicians and artists.</li> <li>• Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves).</li> <li>• Pupils and students.</li> </ul>
<b>1. Beneficiaries</b>					

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Law 100/97 of 13.9.1997. Statutory Order 143/99 of 30.4.1999 (employment injuries). Statutory Order 159/99 of 11.5.1999 (employment injuries of self-employed). Statutory Order 247/99 of 2.7.1999 (occupational diseases).</p>	<p>Federal Law on Accident Insurance of 20 March 1981 (<i>LAA</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>).</p>	<p>Employment Accident Insurance Act (<i>Tapaturmavakuutuslaki</i>) of 20 August 1948, amended. Occupational Diseases Act (<i>Ammattitautilaki</i>) of 29 December 1988.</p>	<p>Work Injury Insurance Act (<i>Lag om arbetsskadeförsäkring</i>) of 1976 and amendments. (Applies to work accidents/injuries/diseases occurred as from 1 July 1977).</p>	<p>Social Security Contributions and Benefits Act 1992. Social Security Administration Act 1992.</p>	<b>Applicable statutory basis</b>
<p>Employment injuries: Compulsory private insurance for employees financed by the employers. Also compulsory private insurance for the self-employed. Occupational diseases: Compulsory social insurance system for employees (voluntary for the self-employed) with benefits in kind and cash benefits related to the registered earnings.</p>	<p>Compulsory insurance for employees, paying out benefits in the event of an occupational accident, non-occupational accident, or occupational disease.</p>	<p>Statutory insurance for employees and farmers with benefits in kind and earnings-related cash benefits.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits in kind and earnings-related cash benefits.</p>	<p>State non-contributory (tax-financed) "no-fault" scheme with flat-rate benefits.</p>	<b>Basic principles</b>
<p>All employees and self-employed.</p>	<ul style="list-style-type: none"> <li>• Employees, including home workers, apprentices, and trainees, voluntary workers, and persons working in training schools or sheltered workshops.</li> <li>• Non-occupational accidents: employees working at least 8 hours a week and the beneficiaries of unemployment insurance daily allowances.</li> </ul>	<p>All employees, farmers, some students and trainees.</p>	<p>Everybody who is gainfully occupied is insured.</p>	<p>Employed earners.</p>	<b>Field of application</b> <b>1. Beneficiaries</b>



Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>2. Exemptions from the compulsory insurance</b>	No exemptions.	See above.	Persons insured on the basis of other regulation, like civil servants and members of ecclesiastical associations. Exempted from insurance are also self-employed doctors, psychotherapists, healers and pharmacists.	No exemptions.	<b>2. Exemptions from the compulsory insurance</b>
<b>3. Voluntarily insured</b>	No voluntary insurance.	No voluntary insured.	Possibility of voluntary insurance for entrepreneurs not compulsorily insured, their collaborating spouse and for other persons similar to self-employed entrepreneurs.	No voluntary insurance.	<b>3. Voluntarily insured</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>All salaried work which is considered marginal and not a basic means to earn one living because of the number of hours worked and the wage paid, are exempted from compulsory insurance. Self-employed workers.</p>	<p>No exemption.</p>	<p>The self-employed and members of the defence forces.</p>	<p>Self-employed persons in certain fields may voluntarily exempt themselves.</p>	<p>No exemptions.</p>	<p><b>2. Exemptions from the compulsory insurance</b></p>
<p>No voluntary insurance.</p>	<p>Persons who can not benefit from compulsory insurance.</p>	<p>No voluntary insurance.</p>	<p>Persons engaged in household work may voluntarily ensure themselves.</p>	<p>No voluntary insurance.</p>	<p><b>3. Voluntarily insured</b></p>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Exemptions from the compulsory insurance</b>	<ul style="list-style-type: none"> <li>• Family aid staff who is not paid in cash and who do not contribute to old-age and survivors insurance nor to disability insurance.</li> <li>• Jobbers, representatives and intermediaries in-between employers and employees, if they are considered as self-employed.</li> <li>• Employees of legal entities or collective companies, that are considered as self-employed.</li> <li>• Persons with an extra job or a secondary function for which they do not pay contributions to old-age and survivors insurance nor to disability insurance.</li> </ul>	No exemption from the compulsory insurance.	Not applicable.	No exemptions.	No exemptions.
<b>3. Voluntarily insured</b>	Voluntary insurance for the self-employed and their family aid staff not automatically insured.	No possibility to subscribe a voluntary insurance.	Not applicable.	Freelancers and self-employed can take out voluntary insurance.	Self-employed without compulsory insurance and their collaborating family members.

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No exemptions.	In particular: <ul style="list-style-type: none"> <li>• Posted workers in Switzerland, during a limited period, employed by an employer abroad.</li> <li>• Members of the family of the employer working in the company who receive no salary in cash and do not pay contributions to the 1<sup>st</sup> pillar.</li> </ul>	Self-employed persons may join voluntarily.	No exemptions.	Not applicable.	<b>2. Exemptions from the compulsory insurance</b>
Not applicable.	Self-employed and members of their family working in the company, if they are not covered by compulsory insurance.	Self-employed persons.	Not applicable.	Not applicable.	<b>3. Voluntarily insured</b>

Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>Risks covered</b>					<b>Risks covered</b>
<b>1. Employment injuries</b>	Accident injury - occurred during and as a result of the execution of the work contract - which causes a lesion.	Accident injury or harmful action occurred during work or as a result of the conditions under which the work is carried out.	Accident injury occurred in the enterprise and/or in connection with an occupation depending on the enterprise on the basis of a contract of employment or any other insured activity.	Accident injury occurred because of and during employment.	<b>1. Employment injuries</b>
<b>2. Travel between home and work</b>	Covered.	Not covered.	Covered.	Covered.	<b>2. Travel between home and work</b>
<b>3. Occupational diseases</b>	<ul style="list-style-type: none"> <li>List of occupational diseases (Royal Decree of 28 March 1969, as amended) and</li> <li>Open system or not included on list, when occupational demands are found to be the determining and direct cause of the disease. Proof that the person has been exposed to occupational risk and a link to the cause must be provided by the victim or the beneficiaries.</li> </ul>	List of recognised occupational diseases and sudden accidents which occur in the course of lifting objects. Mixed system.	List of 67 occupational diseases from the Annex no. 1 of the Decree on Occupational Diseases ( <i>Berufskrankheiten-Verordnung</i> ) of 31 October 1997. Mixed system.	List of occupational diseases.	<b>3. Occupational diseases</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Any physical injury the employee suffers from in the course or as a consequence of his/her employment and any disease not considered as occupational disease the employee contracts during the execution of his/her professional activity.</p>	<p>Any injury occurred as a result of or in connection with work, regardless of its cause.</p>	<p>Personal injury incurred as a result of an accident at work, including diseases caused by such accidents or a prescribed occupational disease contracted in the course of insurable employment.</p>	<p>Accidents in the course of work, apprenticeship, rescue work, athletic training, provided that the injured person is insured.</p>	<p>Employment injury produced by violent cause at work.</p>	<p><b>Risks covered</b></p>
<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>Injuries occurring during the journey between the place of work and the home do not usually occasion compensation. Exception: unavoidable use of a very long or bad and dangerous route, the transport of heavy tools, harbour vessels, the enterprise's own means of transport, etc.</p>	<p><b>1. Employment injuries</b></p>
<p>List of occupational diseases and links with the main activities liable to give rise to such diseases (Royal Decree No 1955 of 12 May 1978). No cover for diseases not appearing on list, unless adjudged as an employment injury, i.e. contracted exclusively by reason of victim's employment.</p>	<p>The occupational disease is assumed when indicated in one of the 98 tables of occupational diseases, tables annexed to Book IV of Social Security Code (<i>Code de la sécurité sociale</i>). Mixed system.</p>	<p>56 diseases are prescribed. Proof system: Claims in respect of upper respiratory tract infection, dermatitis and pneumoconiosis due to mineral dusts, which are not included in the list of prescribed diseases must be proved as being of occupational origin.</p>	<p>Diseases caused by the noxious effects of substances, radiation or similar conditions which prevail at most for a few days and which must be attributed to the employment are regarded as an employment injury. Mixed system.</p>	<p>List of 58 occupational diseases for industry and 27 for agriculture. Also special law for silicosis and asbestosis of 27 December 1975, No. 780. Possibility of compensation for diseases not in the list. Mixed system.</p>	<p><b>2. Travel between home and work</b></p> <p><b>3. Occupational diseases</b></p>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Risks covered</b> <b>1. Employment injuries</b>	<ul style="list-style-type: none"> <li>• Accidents during work that the insured person performs under the employer's orders or in their interest.</li> <li>• Accidents during work breaks or before or after work, where the insured person is authorised to remain at the workplace or in the area of the dangers inherent in their professional activities.</li> </ul>	Covered.	Not applicable.	Injury, sickness or death caused by an accident at work.	Accidents occurred at work, during working time or as a result of the activity performed. Certain accidents are assimilated that occur in particular during rescue operations.
<b>2. Travel between home and work</b>	Accidents on the way to and from work are covered.	Covered.	Not applicable.	Covered when the travel is arranged by the employer or implies a significant increase in the risk of injury.	Covered.
<b>3. Occupational diseases</b>	<p>Sicknesses that result exclusively or predominantly from harmful materials or particular work are considered occupational diseases. There is a list of harmful materials and work-related illnesses (Appendix 1 of the ruling).</p> <p>Additional recognition of other illnesses that have been proven to be exclusively or in large part caused by professional activities.</p>	Covered.	Not applicable.	List of recognised occupational diseases. Mixed system.	List of 52 occupational diseases. Mixed system of list and proof system.

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Accident occurring at the place of work and during the employment, giving rise directly or indirectly to a physical injury, functional disorder or disease leading to death or a partial or total loss of working or earning capacity.</p>	<ul style="list-style-type: none"> <li>• Accident to the insured person whilst carrying out duties on the behest of or in the interests of the employer.</li> <li>• Accident during an interruption to work, as well as before or after work, if the insured person was in the workplace or in a dangerous zone associated with his professional activity.</li> </ul>	<p>An injury occurred at work in circumstances deriving from an employment.</p>	<p>Every accident or illness related to the working situation. Proof system. An injury is accepted as a work injury if it is clear that the person has suffered an accident or some other harmful influence at work. The injury must be presumed to be a result from the harmful influence if there are stronger grounds for such a presumption than the contrary.</p>	<p>Personal injury caused while a person is at work or while he or she is working.</p>	<p><b>Risks covered</b></p> <p><b>1. Employment injuries</b></p> <p><b>2. Travel between home and work</b></p> <p><b>3. Occupational diseases</b></p>
<p>Such injuries as those occurring:</p> <ul style="list-style-type: none"> <li>• on the way to work, in between the regular or occasional residence and the place of work;</li> <li>• in between the regular residence or the place of work and the place of earnings payment;</li> <li>• in between the regular residence or the place of work and the place where the worker benefits from a medical treatment consequent to a previous accident;</li> <li>• at the place where the worker benefits from a medical treatment consequent to a previous accident;</li> <li>• in between the place of work and the meal place;</li> <li>• outside the place of work but in the course of duties ordered or authorised by the employer;</li> <li>• at the place of earnings payment.</li> </ul>	<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>As a general rule, travel from home to work is not covered.</p>	
<p>List of occupational diseases. Mixed system.</p>	<ul style="list-style-type: none"> <li>• Disease due exclusively or mainly, in the exercise of a professional activity, to harmful substances or certain types of work (listed).</li> <li>• Other diseases that have been proved to be caused exclusively or mainly by the exercise of a professional activity (general clause).</li> </ul>	<p>Any disease which is primarily due to physical, chemical or biological factors associated with work done during a period of employment. List of generally recognised occupational diseases. Mixed system.</p>	<p>There is no special list of occupational diseases. Please refer to the employment injuries.</p>	<p>Schedule of over 70 prescribed industrial diseases attributable to working conditions. Special law for pneumoconiosis and byssinosis. Diseases which are not included in the list are covered except when they satisfy the industrial accident definition.</p>	



Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>Conditions</b>					<b>Conditions</b>
<b>1. Employment injuries</b>	Accident injury - occurred during and as a result of the execution of the work contract - which causes a lesion.	Declaration: as soon as possible and anyway within one year of time.	Immediate notification by doctor or employer.	1 day of insurance. Time limit for declaration: 5 days following the accident.	<b>1. Employment injuries</b>
<b>2. Occupational diseases</b>	Have been exposed to risk. Risk is presumed to exist when the person works in an enterprise quoted in a list fixed with a Royal Decree. Coexistence of list and open system not included on list.	Time limit for declaration: One year; special circumstances excepted.	Enterprises, work: Conditions restricted to some certain diseases given in the list of occupational diseases. Periods of exposure to risk: No general periods foreseen, circumstances taken into consideration. Periods of liability: No fixed periods, circumstances taken into consideration. Time limit for declaration: Immediate notification by doctor or employer.	The list of occupational diseases fixes minimum affiliation periods.	<b>2. Occupational diseases</b>
<b>Benefits</b>					<b>Benefits</b>
<b>1. Temporary incapacity:</b>					<b>1. Temporary incapacity:</b>
<b>Benefits in kind</b>					<b>Benefits in kind</b>
· <b>Free choice of doctor or hospital</b>	Free choice, unless for employment accident, if the enterprise has a recognised, comprehensive medical department. Legal restrictions were introduced as of 24 December 2002.	See Table II "Health care".	In principle: No free choice; the patient must as soon as possible visit the "transition doctor" ( <i>Durchgangsarzt</i> ) appointed by the employers' insurance association ( <i>Berufsgenossenschaft</i> ). Any subsequent medical treatment is carried out by approved specialists.	See Table II "Health care".	· <b>Free choice of doctor or hospital</b>
· <b>Payment of costs and contribution by person involved</b>	<i>Employment accident:</i> If free choice allowed, refund subject to an official scale. If organised department: Free care. <i>Occupational disease:</i> According to official rate and specific nomenclature. No participation.	Medical treatment: See Table II "Health care". Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs can be covered by the injury insurance.	Payment is made by the employers' insurance association ( <i>Berufsgenossenschaft</i> ) from the beginning. If the sickness fund pays, although it is not responsible in these cases, the professional insurance funds will reimburse the expenses. No participation by insured person.	Full payment by the competent institution. No participation by insured person.	· <b>Payment of costs and contribution by person involved</b>
· <b>Duration of benefits</b>	Unlimited.	Unlimited.	Unlimited.	Unlimited.	· <b>Duration of benefits</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
To be registered with Social Security. In other cases, presumed registration or registration with full rights.	Presumption of imputability if the accidental and the professional nature are confirmed. No presumption for accidents occurred travelling between home and work.	All employment injuries.	Accidents in the course of work, apprenticeship, rescue work, athletic training, provided that the injured person is insured.	Periods of liability: 4 days after the injury. Time limit for declaration: 3 years.	<b>Conditions</b> <b>1. Employment injuries</b>  <b>2. Occupational diseases</b>
To be registered with Social Security. In other cases, presumed registration or registration with full rights.	<ul style="list-style-type: none"> <li>• Enterprises, work: Given in tables; restricted to a certain number of diseases. However, if it is proven that the illness was caused directly by the patient's regular work: An individual expert's report by a committee for the recognition of employment illnesses.</li> <li>• Periods of exposure to risk: No fixed period except for a certain number of precise diseases. These periods may be discounted if the illness is shown to have been directly caused by the patient's work.</li> <li>• Periods of liability: Between 3 days and 40 years. These periods can be altered.</li> <li>• Time limit for declaration: 2 years time-limit.</li> </ul>	Employment in occupations involving exposure to risk as indicated in the Regulations. Periods of exposure to risks: No prescribed periods, except for occupational deafness (10 years), tuberculosis (6 weeks) and pneumoconiosis (2 years). Periods of liability: Normally one month for grant of presumption of occupational origin. For occupational asthma, 10 years; for occupational deafness, 5 years; for tuberculosis, 2 years.	See point 3 above.	Periods of liability: periods given in the list (with a minimum of 6 months). Time limit for declaration: 3 years.	
Free choice of doctor but not of hospital.	Free choice.	See Table II "Health care".	See Table II "Health care".	See Table II "Health care".	<b>Benefits</b> <b>1. Temporary incapacity:</b> <b>Benefits in kind</b> <ul style="list-style-type: none"> <li>· Free choice of doctor or hospital</li> </ul> <ul style="list-style-type: none"> <li>· Payment of costs and contribution by person involved</li> </ul>
No fees to be paid by beneficiary. Cost of treatment borne by social security scheme. Official scale for all items of treatment by health professionals and establishments not forming part of, or operating under agreement with the National Health Service. No participation, even for acquisition and replacement of vehicles and prosthesis.	Direct payment by the primary social security fund. No contribution within insurance ceiling. No hospitalisation fee ( <i>forfait hospitalier</i> ).	Costs of medical care which are not met under the General Medical Health scheme may be paid where such care is considered reasonable and necessary.	Paid in full by the insurance.	Where corresponding structures exist, the National Insurance Institute for Employment Injuries ( <i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i> ) insures first aid, otherwise recourse to the National Health Service ( <i>Servizio Sanitario Nazionale, S.S.N.</i> ). See Table II "Health care".	
Unlimited.	Unlimited, if linked to the accident.	Unlimited.	Unlimited.	See Table II "Health care".	<ul style="list-style-type: none"> <li>· Duration of benefits</li> </ul>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Conditions</b>					
<b>1. Employment injuries</b>	Immediate report to the insurer or employer.	Employment injury occurring as a result or at times of work.	Not applicable.	A sudden or unexpected external event occurring when work is carried out, or a concrete time-limited external event causing a strain which is unusual for the work in question.	Notification of the employment injury by the employer or the doctor within of 5 days. The obligation of notification has no effect on the entitlement to benefits.
<b>2. Occupational diseases</b>	Periods of exposure to risk: No period specified; test of circumstances. Time limit for declaration: Immediate report to the insurer or employer.	Table of 55 occupational diseases and harmful factors described in a list.	Not applicable.	Notification to the National Insurance Service ( <i>trygdeetaten</i> ) within a year of the time the insured or his employer became aware of the disease and its likely cause. Later notifications can be accepted in certain circumstances. Claims for lump sum indemnities from the Occupational Injury Insurance ( <i>yrkesskadeforsikring</i> ) must be made to the employer or the insurance company within three years of the time the insured became aware of his claim and were able to present it.	Enterprises, work: Conditions only for certain diseases. See List of occupational diseases. Periods of exposure to risk: Only for damage of meniscus (3 years). Time limit for declaration: None. Notification of the occupational disease by the employer or the doctor within of 5 days. The obligation of notification has no effect on the entitlement to benefits (time limit for retroactive payments from occurrence of occupational disease: two years).
<b>Benefits</b>					
<b>1. Temporary incapacity:</b>					
<b>Benefits in kind</b>					
· <b>Free choice of doctor or hospital</b>	Free choice of doctor and hospital.	Free choice.	Not applicable.	See Table II "Health care".	In principle free choice. Persons insured in sickness insurance receive the benefits primarily from sickness insurance (See Table II "Health care"); the accident insurance fund, however, can assume the treatment at any time.
· <b>Payment of costs and contribution by person involved</b>	Costs assumed by the accident insurer responsible.	Directly by the insurance association. No contribution of the victim.	Not applicable.	No cost-sharing charges are paid in the case of medical treatment of occupational injuries.	For the first 4 weeks: sickness insurance fund covers the expenses, otherwise by accident insurance fund. No contribution of the insured person with the exception of a minor contribution in case of hospital care, medical or dental treatment, and for pharmaceutical products (See Table II "Health care").
· <b>Duration of benefits</b>	Unlimited.	Unlimited.	Not applicable.	Unlimited.	Unlimited.

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Time limit for declaration: within 48 hours following the accident. No waiting period.	Immediate declaration to the insurer or the employer.	Time limit for declaration: one year, special circumstances excepted.	Immediate notification by the employer or by the self-employed.	Personal injury by accident arising out of and in the course of employed earners' employment.	<b>Conditions</b> <b>1. Employment injuries</b>  <b>2. Occupational diseases</b>
Time limit for declaration: One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month following the date of application. No waiting period.	Immediate declaration to the insurer or the employer.	Time limit for declaration: One year, special circumstances excepted.	Immediate notification by the employer or by the self-employed.	Work: Occupation involving exposure to specified substances/work processes. Periods of exposure to risk: Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit. Periods of liability: Disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948. No time limit for claiming, but for occupational asthma and occupational deafness claim must be made within 10 years and 5 years respectively of employment causing the disease.	
Employment injuries: Insurance provides for all forms of care. Occupational diseases: Care provided by National Health Service.	Free choice. The insured person is entitled to treatment, board, and accommodation in the general ward of a hospital with which an agreement on collaboration and tariffs has been concluded.	Primarily patients are directed to the public sector. Free choice, but avoiding unnecessary costs. Health care in private sector requires prior acceptance from insurance company.	See table II "Health care".	See Table II "Health care".	<b>Benefits</b> <b>1. Temporary incapacity:</b> <b>Benefits in kind</b> <ul style="list-style-type: none"> <li>· <b>Free choice of doctor or hospital</b></li> </ul> <ul style="list-style-type: none"> <li>· <b>Payment of costs and contribution by person involved</b></li> </ul>
Paid in full by responsible institution. No contribution of the victim.	Payment by the insurer. No participation of the patient.	Paid in full by responsible institution.	Medical treatment: See table II "Health care". Necessary costs for medical treatment abroad, dental care and special aids for handicapped persons are covered.	See Table II "Health care".	
Unlimited.	Unlimited.	Unlimited.	Unlimited until the age of 65.	Unlimited.	<ul style="list-style-type: none"> <li>· <b>Duration of benefits</b></li> </ul>

Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>Cash benefits</b> · <b>Waiting period</b>	<i>Employment accident:</i> No waiting period. <i>Occupational disease:</i> Minimum of 15 days of incapacity.	No waiting period.	No waiting period.	No waiting period.	<b>Cash benefits</b> · <b>Waiting period</b>
· <b>Duration</b>	Until recovery or permanent condition.	See Table III "Sickness - cash benefits".	78 weeks.	See Table III "Sickness - cash benefits".	· <b>Duration</b>
· <b>Amount of the benefit</b>	Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease. Maximum: € 25,893.45. Minimum for minors and apprentices: € 5,178.69; taking into account of wages of adult workers, when minors become of age. Amount: • <i>Total incapacity:</i> Per calendar day 90% of basic earnings divided by 365 days. • <i>Partial incapacity:</i> Benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational disease, and the earnings in partial employment.	See Table III "Sickness - cash benefits".	Basic earnings used for sickness insurance (but up to a special ceiling). Amount: See Table III "Sickness - cash benefits".	See Table III "Sickness - cash benefits".	· <b>Amount of the benefit</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
No waiting period.	No waiting period.	3 days.	7 days provided incapacity for work lasts for at least 10 days.	3 days from the day after the accident. In practice, the employer indemnifies this period (100% the day of the accident, 60% for the following 3 days). As of the fourth day, the National Insurance Institute for Employment Injuries ( <i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i> ) compensates the worker with up to 60% of his/her daily earnings.	<b>Cash benefits</b> · <b>Waiting period</b>
12 months which can be extended by 6 months; thereafter benefits for permanent invalidity apply.	Until recovery or permanent condition.	Maximum of 156 days (Sundays excluded).	52 weeks.	Until recovery or permanent condition.	· <b>Duration</b>
75% of reference figure from the date after the sick leave starts.	Basic daily earnings used for calculation: <ul style="list-style-type: none"> <li>• 1/30<sup>th</sup> of the previous salary if it was paid monthly.</li> <li>• 1/28<sup>th</sup> of the two previous wages if these were paid weekly or every 2 weeks</li> </ul> up to 0.834% of the annual ceiling. Amount: 60% of basic earnings for 28 days, max. €146.03 thereafter 80%, max. €194.71. No reduction for hospitalisation.	<i>Injury benefit:</i> €124.80 per week. Additional allowances payable for dependants.	Per diem injuries cash benefits ( <i>slysdagpeningar</i> ) ISK 977 (€12) and in addition ISK 209 (€2.47) for each maintained child under 18. Collective agreements provide for continued payment of wages and salaries for a certain period depending on agreements, in which case cash benefits are not granted, until wages have ceased.	As reference, average daily earnings received during the 15 working days prior to cessation of work. Amount: 60% of basic daily earnings for 90 days; thereafter 75%.	· <b>Amount of the benefit</b>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Cash benefits</b>	2 days for daily cash benefits ( <i>Tag-geld</i> ).	No waiting period.	Not applicable.	No waiting period.	3 days for sickness benefit ( <i>Krankengeld</i> ).
· <b>Waiting period</b>					
· <b>Duration</b>	Until the insured person's ability to work is fully restored, the beginning of a pension or death.	Sickness benefit ( <i>indemnité pécuniaire de maladie</i> ) until recovery or permanent condition but granting of an annuity after 13 weeks.	Not applicable.	One year.	Until permanent condition (2 years later at the latest a permanent pensions is to be determined).
· <b>Amount of the benefit</b>	<ul style="list-style-type: none"> <li>The last wages drawn before the accident along with supplementary allowances and other income for a maximum of CHF 106,800 (€73,513) per year is considered insured earnings.</li> <li>80% of insured earnings in the case of more than 50% incapacity to work. Half benefits for a 25% to 50% incapacity to work. No entitlement for incapacity to work of less than 25%.</li> </ul>	<p>For the calculation of cash benefits: Gross salary which the employee would have earned if he had continued to work.</p> <p>For the calculation of a pension: See below.</p>	Not applicable.	100% of the income at the time of the accident.	For the first 26 weeks see Table III "Sickness - cash benefits", with the employer being obliged to continue to pay the wages and salaries for at least another 8 weeks; afterwards see "Permanent incapacity".

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No waiting period.	3 days.	None provided that the disablement last for at least three consecutive days not counting the day on which the accident occurred. (In case shorter, no allowances are paid).	See table III "Sickness - Cash benefits".	3 days for Statutory Sick Pay or Short-term Incapacity Benefit – see Table III "Sickness – cash benefits".	<b>Cash benefits</b> · <b>Waiting period</b>
Whilst victim is undergoing medical treatment or occupational rehabilitation.	Duration of the incapacity but only up to the payment of a pension or the death of the insured person.	One year.	Unlimited.	Maximum of 28 weeks for Statutory Sick Pay and 52 weeks for Short-term Incapacity Benefit.	· <b>Duration</b>
<p>Employment injuries: Reference: daily wage or 1/30 of the monthly wage at the day of accident. Amount:</p> <ul style="list-style-type: none"> <li>• Total incapacity: 70% of reference wage.</li> <li>• Partial incapacity: 70% of the reduction of general capacity of earnings.</li> </ul> <p>Occupational diseases: Reference: daily wage resulting from the division of the annual wage by the number of days with registered contributions. Amount:</p> <ul style="list-style-type: none"> <li>• Total incapacity: 70% of daily wage during the first 12 months of incapacity. After this period: 75%.</li> <li>• Partial incapacity: 70% of the reduction of general capacity of earnings. The amount is reduced to 45% when there is hospitalisation, except if there are dependent persons.</li> </ul>	<ul style="list-style-type: none"> <li>• Insured salary = salary that the insured person received just before the accident, including family allowances. Maximum daily insured salary: CHF 293 (€202).</li> <li>• 80% of the insured salary, in the event of total incapacity. Proportional reduction in the case of partial incapacity.</li> </ul>	The amount of the daily allowance equals to sick pay for the first 4 week. After four weeks it is the 360 <sup>th</sup> part of the annual earnings of the insured person.	See table III "Sickness - Cash benefits".	See Table III "Sickness - cash benefits".	· <b>Amount of the benefit</b>



Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>2. Permanent incapacity</b>	No minimum level.	15%.	20% after the 26 <sup>th</sup> week following the employment injury.	50%.	<b>2. Permanent incapacity</b>
· <b>Minimum level of incapacity giving entitlement to compensation</b>					· <b>Minimum level of incapacity giving entitlement to compensation</b>
· <b>Fixing level of incapacity</b>	<i>Employment injuries:</i> Agreement between insurer and person involved. Must be confirmed by the Fund for Employment Injuries. <i>Occupational diseases:</i> Administrative notification by Fund for Employment Injuries.	National Board of Industrial Injuries ( <i>Arbejdsskadestyrelsen</i> ).	Ascertained in each case by medical examination.	The competent institution after an opinion from the medical committee.	· <b>Fixing level of incapacity</b>
· <b>Possibility of review</b>	Review possible: <i>Employment injuries:</i> During 3 years from the date of the agreement between the parties or the final decision. <i>Occupational diseases:</i> At any time at the victim's request.	Review possible at any time during the 5 years after the annuity is fixed if significant changes in circumstances. The National Board of Industrial Injuries ( <i>Arbejdsskadestyrelsen</i> ) can however, before this period has passed, extend the 5 years limit if there are special circumstances.	During first 3 years after injury, review is possible at any time; after permanent annuity is fixed, at intervals of at least 1 year. The increase or decrease of the degree of incapacity must be more than 5%.	On request by the person concerned every 6 months.	· <b>Possibility of review</b>
· <b>Basic earnings used for calculating annuity</b>	Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease. Maximum ceiling: € 25,893.45 per year. For minors: Earnings of adults.	Total earnings in year before injury. Maximum: DKK 367,000 (€ 49,413); Minimum: DKK 137,000 (€ 18,446).	Actual earnings in the 12 months prior to the contingency. In any case 60% (persons aged over 18) or 40% (up to 18) of the reference-amount for 2003: • Old <i>Länder</i> : € 28,560 • New <i>Länder</i> : € 23,940 Maximum annual earnings limits: between € 61,356 and € 84,000 according to the employers' insurance association ( <i>Berufsgenossenschaft</i> ). For children, a fictitious amount of earnings dependent on age is fixed.	<i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement. <i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.	· <b>Basic earnings used for calculating annuity</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
33%.	No minimum level.	1%.	10%.	11%. No minimum for silicosis or asbestosis combined with tuberculosis.	<b>2. Permanent incapacity</b>
Disability evaluation team ( <i>Equipo de Evaluación de Incapacidades, EVI</i> ).	The social security fund, on the advice of the consultant doctor.	Disablement is assessed by the Department of Social, Community and Family Affairs following medical examination.	The State Social Security Institute ( <i>Tryggingastofnun ríkisins</i> ).	Fixed for injuries on the basis of a table for assessing permanent incapacity. For occupational diseases on the basis of opinion of the consultant doctor.	· <b>Minimum level of incapacity giving entitlement to compensation</b>
Review possible at any time up to minimum retirement age.	Review possible at any time during the first 2 years after the degree of incapacity is fixed. Thereafter normally at intervals of at least one year.	At end of any provisional assessment period, or earlier if circumstances alter.	Review always possible.	Review possible during the 4 years after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 years.	· <b>Fixing level of incapacity</b>
The reference figure is obtained from real earnings: earnings for normal working day at time of accident multiplied by 365, plus annual total for bonuses, special payments and other reckonable elements of remuneration. The result is divided by 12, as pensions are paid on a monthly basis.	Actual earnings in the 12 months prior to cessation of work. Minimum: € 15,398.80 per year. Maximum: € 30,797.60 per year. Re-evaluated every year by decree. Only one third of the actual earnings in between €30,797.60 and €123,190.40 is counted. If the level of incapacity is less than 10%, no minimum earnings.	Not applicable; benefits are not based on earnings.	Not applicable.	Average earnings in the year prior to cessation of work depending on sector: <i>Industry:</i> Minimum: € 11,228.27 Maximum € 20,836.45 <i>Agriculture:</i> Fixed amount: € 17,028.10. Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: "I" between 11 and 64%: 50 - 98% of earnings. "II" between 65 and 100%: 100% of earnings.	· <b>Possibility of review</b>
					· <b>Basic earnings used for calculating annuity</b>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Permanent incapacity</b>	No minimum level.	No minimum level.	Not applicable.	30%.	20% (50% for pupils and students).
· <b>Minimum level of incapacity giving entitlement to compensation</b>					
· <b>Fixing level of incapacity</b>	Accident insurance company.	Assessment by the joint committee for annuities ( <i>commission paritaire des rentes</i> ) based on the medical service of the social security organisation ( <i>contrôle médical de la sécurité sociale</i> ).	Not applicable.	National Insurance Service ( <i>trygde-etaten</i> ).	Accident insurance fund.
· <b>Possibility of review</b>	Revision of pensions in the case of significant change in the level of invalidity. Automatic revision of pensions, when the pension from the invalidity insurance is revised.	Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%.	Not applicable.	Review possible at any time.	Review at any time possible in the first two years; thereafter at intervals of at least 1 year.
· <b>Basic earnings used for calculating annuity</b>	Wages drawn within a year before the accident, along with supplementary allowances and other income for a maximum of CHF 106,800 (€73,513) per year, are considered insured earnings.	Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise. For insured persons receiving monthly salaries: 12 times the monthly salary at the time of injury.  Legal minimum wage in application: social minimum wage ( <i>salaire social minimum</i> ) valid at the time of the accident. Maximum: €6,612.35.	Not applicable.	Estimated annual income from work at the time of the accident. Alternatively, when more favourable, the regular invalidity pension income base, see Table V "Invalidity".	Annual income of the year prior to the accident or the cessation of work because of an occupational disease. Maximum amount: €47,040 = 12 x €3,360 + €6,720 for special payments. Special arrangements for persons under the age of 30 (theoretical earnings after completion of education or training) and for persons engaged in a business or trade (including self-employed craftsmen) and for pupils and students (fixed amounts).

## Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Indicated in scale of incapacity (<i>Tabela Nacional de Incapacidades por Acidentes de Trabalho e Doenças Profissionais</i>).</p>	<p>10%.</p>	<p>The person's working capacity has to be reduced at least by 10% and the reduction in the amount of annual wages has to be at least 5%.</p>	<p>1/15.</p>	<p>14% disablement (1% in the case of pneumoconiosis, diffuse mesothelioma and byssinosis).</p>	<p><b>2. Permanent incapacity</b></p> <ul style="list-style-type: none"> <li>· <b>Minimum level of incapacity giving entitlement to compensation</b></li> </ul>
<p><i>Employment injuries:</i> Labour Tribunal.</p> <p><i>Occupational diseases:</i> National centre for protection against occupational risks (<i>Centro Nacional de Protecção contra os Riscos Profissionais</i>) or, if the claimant does not agree with its decision, Labour Tribunal.</p>	<p>Insurer.</p>	<p>The competent institution.</p>	<p>The social insurance office (<i>försäkringskassan</i>).</p>	<p>Decision makers with medical advice and appeal tribunal.</p>	<ul style="list-style-type: none"> <li>· <b>Fixing level of incapacity</b></li> </ul>
<p>Review possible either on initiative of responsible institutions or at request of beneficiary.</p>	<p>Possible at any time up to the age of 62 years for women and 65 years for men.</p>	<p>Review always possible.</p>	<p>Review possible at any time up to retirement age.</p>	<p>Reconsideration possible if circumstances change.</p>	<ul style="list-style-type: none"> <li>· <b>Possibility of review</b></li> </ul>
<p><i>Employment injuries:</i> Annual wage (12 x monthly wage + holiday and Christmas bonus + other regular payment).</p> <p><i>Occupational diseases:</i> Average monthly wage resulting from the division of the annual wage (1/12 of total monthly wages + holiday and Christmas bonus + other regular payment).</p>	<p>Insured salary = salary that the insured person earned during the year that preceded the accident, including family allowances.</p> <p>Maximum insured salary: CHF 106,800 (€ 73,513) per year.</p>	<p>Total earnings the insured probably would have earned in one year without the employment injury or occupational disease (E). (E) is at least € 9,010 per year.</p>	<p>Income qualifying for sickness cash benefit (<i>sjukpenning</i>) at the time when annuity is to be paid out or the income which should have been such an income if the social insurance office had known all the facts.</p> <p>Minimum: 24% of the price base amount (<i>prisbasbelopp</i>), i.e. SEK 9,200 (€ 1,008).</p> <p>Maximum: SEK 289,500 (€ 31,719).</p>	<p>Not applicable. Benefits not based on earnings.</p>	<ul style="list-style-type: none"> <li>· <b>Basic earnings used for calculating annuity</b></li> </ul>

Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece																			
· Amount or formula	<p>In general: <math>E \times t</math>.</p> <p>Except, since April 1st 1984. For permanent incapacity below 10%: reduced by half between 0% and 5%, and by one quarter between 5% and 10%.</p> <p>Examples:</p> <table> <tr> <td>"t" = 100%</td> <td>100%</td> </tr> <tr> <td>"t" = 50%</td> <td>50%</td> </tr> <tr> <td>"t" = 20%</td> <td>20%</td> </tr> <tr> <td>"t" = 8%</td> <td>6%</td> </tr> <tr> <td>"t" = 4%</td> <td>2%</td> </tr> </table>	"t" = 100%	100%	"t" = 50%	50%	"t" = 20%	20%	"t" = 8%	6%	"t" = 4%	2%	<p><i>Total incapacity:</i> Compensation for the loss of capacity (<i>erstatning for tab af erhvervsevne</i>): pension equal to 80% of annual earnings of recipient up to an amount of DKK 367,000 (€49,413) per year: 80% = DKK 293,600 (€39,530). The ceiling is readjusted once a year according to the general evolution of salaries.</p> <p><i>Partial incapacity:</i> Pension proportional to the degree of invalidity.</p>	<p>Formula: <math>E \times t \times 66 \frac{2}{3}\%</math>.</p> <p><math>E =</math> Annual gross income in the year prior to the insured event</p> <p><math>t =</math> Degree of incapacity</p> <p>Examples:</p> <table> <tr> <td>"t" = 100%</td> <td>66.7% of E</td> </tr> <tr> <td>"t" = 75%</td> <td>50.0% of E</td> </tr> <tr> <td>"t" = 50%</td> <td>33.3% of E</td> </tr> <tr> <td>"t" = 25%</td> <td>16.7% of E</td> </tr> </table>	"t" = 100%	66.7% of E	"t" = 75%	50.0% of E	"t" = 50%	33.3% of E	"t" = 25%	16.7% of E	<p><i>Persons insured before 31.12.92:</i> 60% of 25 times the assumed wage of the insurance category of the person concerned.</p> <p><i>Persons insured since 1.1.93:</i> The minimum pension equals 70% of the minimum wage of a married worker fixed by the General National Collective Agreement in 2002. From 1.1.2003, the minimum pension will be adapted according to the general increase of pensions following the Government's income policy.</p>	· Amount or formula
"t" = 100%	100%																						
"t" = 50%	50%																						
"t" = 20%	20%																						
"t" = 8%	6%																						
"t" = 4%	2%																						
"t" = 100%	66.7% of E																						
"t" = 75%	50.0% of E																						
"t" = 50%	33.3% of E																						
"t" = 25%	16.7% of E																						
· Supplements for dependants	No supplements.	No supplements.	No supplements.	<p><i>Persons insured before 31.12.1992:</i> Partner: € 34.94 per month.</p> <p>Children:</p> <table> <tr> <td>1st child:</td> <td>20% of the pension</td> </tr> <tr> <td>2nd child:</td> <td>15% of the pension</td> </tr> <tr> <td>3rd child:</td> <td>10% of the pension</td> </tr> </table> <p><i>Persons insured since 1.1.1993:</i> Partner: No supplements.</p> <p>Children:</p> <table> <tr> <td>1st child:</td> <td>8% of the pension</td> </tr> <tr> <td>2nd child:</td> <td>10% of the pension</td> </tr> <tr> <td>3rd child:</td> <td>12% of the pension</td> </tr> </table>	1st child:	20% of the pension	2nd child:	15% of the pension	3rd child:	10% of the pension	1st child:	8% of the pension	2nd child:	10% of the pension	3rd child:	12% of the pension	· Supplements for dependants						
1st child:	20% of the pension																						
2nd child:	15% of the pension																						
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1st child:	8% of the pension																						
2nd child:	10% of the pension																						
3rd child:	12% of the pension																						

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy																			
<ul style="list-style-type: none"> <li>• Partial permanent incapacity for the usual occupation (<i>incapacidad permanente parcial para la profesión habitual</i>): 24 times monthly reference wage.</li> <li>• Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>): 55% of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20% of reference wage.</li> <li>• Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>): 100% of reference wage.</li> <li>• Severe incapacity (<i>Gran invalidez</i>): 100% of reference wage + 50% for the carer person.</li> </ul>	<p>Formula: "E" x "t" reduced.</p> <p>Reduced level = incapacity level reduced by half for the portion under 50% and increased by half for the portion over 50%.</p> <p>If "t" = higher than 10%:</p> <table style="margin-left: 20px; border-collapse: collapse;"> <tr> <td style="text-align: right;">Incapacity level "t"</td> <td style="text-align: right;">pension in % of E</td> </tr> <tr> <td style="text-align: right;">100%</td> <td style="text-align: right;">100,0%</td> </tr> <tr> <td style="text-align: right;">75%</td> <td style="text-align: right;">62,5%</td> </tr> <tr> <td style="text-align: right;">50%</td> <td style="text-align: right;">25,0%</td> </tr> <tr> <td style="text-align: right;">25%</td> <td style="text-align: right;">12,5%</td> </tr> </table> <p>If "t" = lower than or equal to 10%: Compensation in the form of a capital payment (<i>indemni� en capital, IC</i>); flat-rate amount.</p>	Incapacity level "t"	pension in % of E	100%	100,0%	75%	62,5%	50%	25,0%	25%	12,5%	<p>The rate of Disablement Benefit depends on the degree of disablement (physical or mental):</p> <ul style="list-style-type: none"> <li>• Disablement degree of 1% to 19%: Gratuity paid (see "Redemption").</li> <li>• Disablement degree of 20% to 100%: weekly pension paid. The level of pension depends on the degree of disablement. Example: €155 per week when "t" = 90% to 100%.</li> </ul> <p>Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployability Supplement (see Other Benefits below).</p> <p>Rates (per week):                      Adult dependant: € 82.80                      Child dependants: € 16.80</p>	<ul style="list-style-type: none"> <li>• Incapacity 75% or more: Full basic pension (<i>grunnl�feyrir</i>) of ISK 239,880 (€2,834) per year and pension supplement (<i>tekjutrygging</i>) of ISK 424,008 (€5,010) per year and additional supplement (<i>tekjutryggingarauki</i>) of ISK 183,084 (€2,163). See table V "Invalidity".</li> <li>• Incapacity 50% or more: � of full pension rate, increasing by 2% for each additional degree of disability up to a level of 75% disability.</li> </ul> <p>The benefits, except the basic pension amount (<i>grunnl�feyrir</i>), are reduced if income exceeds a certain amount. Different amounts apply for married or co-habiting couples.</p>	<p>Formula: E reduced x t.</p> <p>Examples:</p> <table style="margin-left: 20px; border-collapse: collapse;"> <tr> <td style="text-align: right;">"t" = 100%:</td> <td style="text-align: right;">100.0% of E.</td> </tr> <tr> <td style="text-align: right;">"t" = 75%:</td> <td style="text-align: right;">75.0% of E.</td> </tr> <tr> <td style="text-align: right;">"t" = 50%:</td> <td style="text-align: right;">50.0% of E.</td> </tr> <tr> <td style="text-align: right;">"t" = 25%:</td> <td style="text-align: right;">13.2% of E.</td> </tr> </table>	"t" = 100%:	100.0% of E.	"t" = 75%:	75.0% of E.	"t" = 50%:	50.0% of E.	"t" = 25%:	13.2% of E.	<p>• Amount or formula</p>
Incapacity level "t"	pension in % of E																						
100%	100,0%																						
75%	62,5%																						
50%	25,0%																						
25%	12,5%																						
"t" = 100%:	100.0% of E.																						
"t" = 75%:	75.0% of E.																						
"t" = 50%:	50.0% of E.																						
"t" = 25%:	13.2% of E.																						
<p>No supplements (see minimum pension).</p>	<p>No supplement.</p>	<p>Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployability Supplement (see Other Benefits below).</p> <p>Rates (per week):                      Adult dependant: € 82.80                      Child dependants: € 16.80</p>	<p>Child pension (<i>barnl�feyrir</i>), ISK 15,076 (€178) per month for each child under 18 years of age maintained by the beneficiary at the time of the injury. In case of incapacity, 75% or more, child pension is also paid for children maintained by beneficiary later.</p>	<p>5% supplement for spouse and each dependant child, and combination with any family allowances.</p>	<p>• Supplements for dependants</p>																		

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Amount or formula</b>	80% of insured earnings in the case of total invalidity ( <i>Vollinvalidität</i> ). Corresponding reduction in the case of partial invalidity ( <i>Teilinvalidität</i> ).	Formula: $E \times t \times 85.6\%$ . Examples: "t" = 100%: 85.6% of E "t" = 75%: 64.2% of E "t" = 50%: 42.8% of E "t" = 25%: 21.4% of E.	Not applicable.	Calculated as a full invalidity pension irrespective of the length of earning periods, see Table V "Invalidity".	Formula: $E \times 66 \frac{2}{3}\% \times t$ . If "t" is at least 50%: supplement of 20% of the pension, if "t" is at least 70%: supplement of 50% of the pension. Examples: "t" 100%: 80,0% of E "t" 80%: 80,0% of E "t" 70%: 70,0% of E "t" 50%: 40,0% of E "t" 25%: 16,7% of E The pension is granted 14 times a year.
· <b>Supplements for dependants</b>	No supplements.	10% supplement for each dependent child if "t" is at least 50%, maximum: 100% of E. Age-limit as for family allowances.	Not applicable.	As for invalidity pensioners, see Table V "Invalidity".	If "t" at least 50%, 10% of the pension (including additional pension) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Maximum €76.31 per child. See also Table IX "Family benefits".

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Employment injuries and occupational diseases:</i></p> <ul style="list-style-type: none"> <li>• Total incapacity for any work: pension of 80% of reference, plus 10% for each member of the dependent family, with the ceiling of the wage reference.</li> <li>• Total incapacity for regular work: pension in between 50% and 70% of reference, depending on residual functional capacity to pursue another suitable occupation.</li> <li>• Partial incapacity equal or superior to 30%: pension corresponding to 70% of the reduction of general capacity of earnings.</li> <li>• Partial incapacity, less than 30%: commutation of a pension up to 70% of the reduction of the general capacity of earnings.</li> </ul>	<p>80% of the insured salary, in the event of total invalidity. Proportional reduction in the case of partial invalidity.</p>	<p><i>Total incapacity:</i> The pension equal to 85% x E after the age of 65: 70% x E.</p> <p><i>Partial incapacity:</i> Proportional reduced amount of the full pension.</p>	<p>100% of loss of earnings.</p>	<p>The rate of benefit depends on the degree of disablement ("t").</p> <p>"t" = 1% - 13%: Nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma (In these cases, "t" = 1% - 10%: GBP 11.48 (€ 18) a week, "t" = 11% - 13%: GBP 22.96 (€ 35) a week).</p> <p>For all other diseases: "t" 14% required for a pension ("t" = 14% - 19%: treated as 20%).</p> <p>Examples (per week):</p> <p>"t" = 100%:     GBP 114.80 (€ 176)            "t" = 50%:     GBP 57.40 (€ 88)            "t" = 20%:     GBP 22.96 (€ 35)</p> <p>Payable from 91<sup>st</sup> day after date of industrial accident or onset of disease except mesothelioma which is payable from date of onset (subject however to 3 months limitation on backdating) and occupational deafness which is payable from date of onset or date of claim if later.</p>	<p>· <b>Amount or formula</b></p>
<p>In the event of permanent total incapacity for gainful employment, pension is increased by 10% of reference per dependent family member, with a ceiling of 100%.</p>	<p>No supplements.</p>	<p>No supplements (child supplement to children below 16 paid from National Pension Scheme).</p>	<p>No supplements.</p>	<p>No supplements.</p>	<p>· <b>Supplements for dependants</b></p>



Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
· <b>Supplements for care by another person</b>	In the case of employment injuries and occupational diseases, a supplementary allowance ( <i>allocation complémentaire/aanvullende uitkering</i> ) of max. 12 times the average monthly guaranteed income, according to the degree of need, index-linked from the beginning of the period of compensation and terminated as of the 91st day of hospitalisation.	No supplements.	Vary according to individual case from €286 to €1,143 (West) and from €246 to €983 (East) per month.	<p><i>Persons insured before 31.12.1992:</i> In case of total invalidity, the invalidity pension is increased by 50% for care provided by a third person. The supplement cannot exceed €465.80 per month.</p> <p><i>Persons insured since 1.1.1993:</i> In case of total invalidity the pension supplement for care provided by a third person corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.</p>	· <b>Supplements for care by another person</b>
· <b>Redemption</b>	<p><i>Employment injuries:</i> Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 16% incapacity.</p> <p><i>Occupational diseases:</i> No redemption possible.</p>	<p>If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum. If the level of incapacity is fixed at over 50%, 50% of the pension can be redeemed on request.</p> <p>For pensioners who had achieved the age of 60 before 1<sup>st</sup> of July 1999, the pension is redeemed at the age of 67 by the payment of a lump sum equal to 2 years pension.</p> <p>For those who reached the age of 60 on 1<sup>st</sup> of July 1999 or later, the pension is redeemed at the age of 65 by the payment of a lump sum equal to 4 years pension.</p> <p>If the pension has been granted before 1<sup>st</sup> July 1999, 4 years pension regardless of the age of the victim.</p>	<p>Long-term redemption is possible at the request of the insured person if "t" is less than 40%.</p> <p>If "t" equal or higher than 40% redemption is possible (for ten years).</p>	No redemption.	· <b>Redemption</b>
· <b>Accumulation with new earnings from work</b>	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	See table V "Invalidity".	· <b>Accumulation with new earnings from work</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Above-mentioned 50% increase for severe incapacity (<i>Gran invalidez</i>). This supplement may on application by beneficiary or his/her legal representatives and subject to authorisation by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution at the expense of social security.</p>	<p>40% of the annuity with a minimum of € 11,160.72. Supplement is discontinued from the last day of the first month following hospitalisation.</p>	<p>A Constant Attendance Allowance of € 139.70 per week is payable to a beneficiary receiving 100% disablement pension who requires regular attendance. See table XII "Long-term care".</p>	<p>No supplements.</p>	<p>In case of permanent total invalidity: Personal assistance allowance of € 389.32 per month.</p>	<p>· <b>Supplements for care by another person</b></p>
<p>Partial permanent incapacity for the usual occupation (<i>incapacidad permanente parcial para la profesión habitual</i>): Lump-sum payment, see Table V "Invalidity". Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>) pensions may be commuted to a lump-sum amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases.</p>	<p>Capital compensation if "t" is less than or equal to 10% and if the annuity is less than 1/80<sup>th</sup> of minimum earnings. Optional partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.</p>	<p>If the level of disablement is under 20%, payment is normally a lump sum gratuity (maximum € 10,910) calculated according to the level of disablement and to its probable duration.</p>	<p>If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum.</p>	<p>Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity "t" is between 11% and 15%.</p>	<p>· <b>Redemption</b></p>
<p>Permanent incapacity pensions (<i>pen-siones por incapacidad permanente</i>) are compatible with earnings, provided the activity is consistent with the pensioner's physical conditions and does not imply a change in the capacity for work for revision purposes.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation permitted.</p>	<p>Benefits, except the basic pension (<i>grunnlífeyrir</i>) amount, are reduced if income exceeds a certain amount. Same rules apply as in table V "Invalidity", except regarding the basic pension amount.</p>	<p>Accumulation possible with new earnings.</p>	<p>· <b>Accumulation with new earnings from work</b></p>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Supplements for care by another person</b>	<p>Where there is a need for constant assistance and supervision: Attendance allowance (<i>Hilflosenentschädigung</i>).</p> <p>The amount depends on the level of helplessness: a minimum of CHF 586 (€ 403) and a maximum of CHF 1,758 (€ 1,210) per month</p>	No supplements for care by another person.	Not applicable.	<p>Attendance benefit (<i>hjelpetønad</i>) as for invalidity pensioners, see Table V "Invalidity".</p> <p>The condition for payment of this benefit of continued insurance, does not apply.</p>	Entitlement to long-term care benefit ( <i>Pflegegeld</i> ) in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. See table XII "Long-term care".
· <b>Redemption</b>	<p>Possible, if it can be assumed that the insured person would use the settlement to find employment again. At most three times the amount of the insured annual earnings.</p>	<p>Redemption if "t" is less than 40% under special conditions. Compulsory redemption if "t" is less than 10%.</p>	Not applicable.	<p>No redemption of pensions. Redemption possible for the National Insurance (<i>folketrygden</i>) compensation for non-economic loss, see below.</p> <p>Occupational Injury Insurance (<i>yrkes-skadeforsikring</i>) indemnities are all lump sum payments.</p>	Lump-sum settlement is possible at the request of the insured person (application) if "t" is not more than 25%. If "t" is more than 25% a lump-sum settlement is possible under certain conditions (e.g. hearing of the competent social assistance fund).
· <b>Accumulation with new earnings from work</b>	No reduction if accumulated with earnings from work.	Accumulation possible with new earnings.	Not applicable.	Non-accumulation provisions as for invalidity pensions, see Table V "Invalidity".	No reductions.

## Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Amount equal to earnings paid to a third person, with a ceiling corresponding to the minimum wage paid to household workers.	No supplements (see helplessness allowance, "5. Other benefits").	In case of need for another person's care a helplessness supplement amounting to maximum €22.88 per day can be paid.	No supplements.	<ul style="list-style-type: none"> <li>• Constant Attendance Allowance for a person with 100% disablement assessment who needs someone to attend him regularly.</li> <li>• Invalid Care Allowance: payable to a person not earning more than GBP 77 (€118) per week (after allowable expenses), who is providing at least 35 hours care a week to another person who is in receipt of certain benefits. See Table XII "Long-term care".</li> <li>• Exceptionally severe disablement allowance: if there is entitlement to constant attendance allowance above the normal maximum rate and the need for attendance at such rate is likely to be permanent. See table XII "Long-term care".</li> </ul>	<ul style="list-style-type: none"> <li>· <b>Supplements for care by another person</b></li> </ul>
<p>Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution.</p> <p>Commutation compulsory when permanent invalidity is 30% or less and amount does not exceed six times the national minimum wage.</p>	<p>Redemption of a monthly pension of less than half the maximum daily insured salary, possible at any time.</p> <p>Redemption possible in other cases with the consent of the beneficiary if his long-term interests are safeguarded.</p>	If the pension is not more than 20% of the full pension, the pension can be converted into a lump sum upon the request of the insured person.	No redemption.	No redemption.	<ul style="list-style-type: none"> <li>· <b>Redemption</b></li> </ul>
Full accumulation of permanent incapacity pensions with earning from new employment.	Allowed.	Accumulation possible with new earnings.	Full accumulation possible.	Full accumulation possible.	<ul style="list-style-type: none"> <li>· <b>Accumulation with new earnings from work</b></li> </ul>

Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
· <b>Accumulation with other pensions</b>	Limitations with benefits for sickness, invalidity, retirement and other pensions for employment injuries and occupational diseases.	If the pension as compensation for the loss of capacity ( <i>erstatning for tab af erhvervsevne</i> ) (the lump-sum settlement has no effect) is combined with a social pension, the social pension is reduced. If combined with a government pension for civil servants, the invalidity pension is reduced.	Employment injury pensions are paid at the full rate. But see Table V "Invalidity".	Accumulation with other pensions possible up to a total sum of all pensions of € 2,966 per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22 <sup>nd</sup> insurance class, i.e. 50 x € 59.32.	· <b>Accumulation with other pensions</b>
<b>3. Death</b> · <b>Surviving spouse</b>	Widow or widower: E x 30%. Remarriage after entitlement to benefit: no influence. Redemption possible of maximum 1/3rd of capital representing annuities. No redemption possible for occupational diseases. Divorced or separated: Annuity under special conditions. Cohabits: No benefit.	Compensation for the loss of the breadwinner ( <i>erstatning for tab af forsørger</i> ): pension of 30% of annual salary of deceased calculated on the basis of a maximum amount of DKK 367,000 (€ 49,413) during a period of maximum 10 years (same rules for widows and widowers). It is a condition that the survivor was supported by the deceased or that the survivor's situation has otherwise deteriorated because of this decease; at least 2 years of marriage. A person who was cohabiting with the deceased at the time of the accident and for at least 2 years at the time of death has the same rights as a spouse.	Widow aged under 45: E x 30% for max. 24 months. Widow or widower aged over 45 or occupationally or generally incapacitated or with at least one child receiving orphan pension: E x 40%. Personal income earned (exceeding a free allowance) will be offset against the survivor's pension.	See Table VII "Survivors", but no time-interval in marriage.	<b>3. Death</b> · <b>Surviving spouse</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Accumulation with widow's or widower's pension (<i>Pensión de viudedad</i>) possible.</p>	<p>Combination with an invalidity pension (<i>pension d'invalidité</i>) restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury.</p> <p>No limits for old-age pension (<i>pension de vieillesse</i>).</p>	<p>Full accumulation permitted.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <p>No one may simultaneously receive more than one type of benefit with the following exceptions:</p> <ul style="list-style-type: none"> <li>• Widows benefits (death grant) from the occupational injury insurance and all other benefits,</li> <li>• Child pension (<i>barnalífeyrir</i>) and per diem benefits,</li> <li>• per diem occupational injury benefits and old age pension.</li> </ul> <p>Possible to choose the highest type of benefits which may not be received simultaneously.</p> <p>In case of stay for 4 months or longer in an institution or residential home financed under the State Budget or where costs are paid by the health insurance the pension is suspended. The pensioner may instead receive a monthly personal allowance, ISK 19,990 (€236).</p>	<p>The pension reform (Law No. 335 of 8 August 1995) stipulates that invalidity pensions and old-age pensions shall no longer be drawn in addition to the benefits for employment injuries (if these are being granted for the same reason). However, if the old-age pension is higher than the employment injury benefit, then the differing amount may be collected.</p>	<p>· <b>Accumulation with other pensions</b></p>
<p>Reference figure in the case of employment injury remains unchanged. Where deceased spouse was employed, reference figure will be calculated according to the real income of the last year. Where deceased spouse was in receipt of retirement or invalidity pension, reference figure will be the one used to determine that pension. This amount is increased by old-age pension adjustments for period between date on which old-age or invalidity pension first fell due and date of death. Percentage applied to reference figure is 46% or 70%.</p>	<p>Spouse, concubine, or person bound by a civil solidarity pact (<i>pacte civil de solidarité</i>) aged under 55: E x 40%.</p> <p>Complement only for the spouse aged over 55 or with at least 50% incapacity level: E reduced x 20%.</p>	<p>Widow/er's Pension of € 153.60 per week if under age 66 and € 161.70 if aged 66 or over.</p> <p>A pension supplement of € 7.70 per week is paid to widow(er) aged 66 or over who is living alone.</p>	<p>If injury results in death within 2 years from its occurrence:</p> <p>A grant ISK 22,616 (€267) per month for 8 years.</p>	<p>Widow or widower: 50% of the annuity.</p>	<p><b>3. Death</b></p> <p>· <b>Surviving spouse</b></p>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Accumulation with other pensions</b>	In the case of entitlement to a pension from invalidity insurance ( <i>Invalidenversicherung, IV</i> ) or old-age and survivors insurance ( <i>Alters- und Hinterlassenenversicherung, AHV</i> ): provision of a complementary pension ( <i>Komplementärrente</i> ): the difference between the insured earnings and the IV/AHV pension. Reduction of the pension in the case of over-compensation.	In case of accumulation with invalidity pension ( <i>pension d'invalidité</i> ), latter is reduced if together with employment injury pension ( <i>rente d'accident</i> ) it exceeds the average of the five highest annual earnings or, if this method of calculating is more favourable the earnings on which injury pension was based.	Not applicable.	Non-accumulation provisions as for invalidity pensions, see Table V "Invalidity". Where only part of the invalidity is due to occupational injury, this part is determined separately. Where the other part is less than 30% of the total, all the invalidity is considered caused by occupational injury.	No reduction.
<b>3. Death</b>					
· <b>Surviving spouse</b>	Widow or widower: • with own children entitled to pensions or living together with other children who have become entitled to pensions as a result of the death of the spouse. • If the widow or widower is at least two-thirds invalid or will become so within two years of the death of the spouse. • If the widow or widower is over 45 at the time of death. Pension of 40% of insured earnings. Separated or divorced spouses receive 20% of insured earnings, if the person suffering the accident is required to pay maintenance support (at most, however, for the amount of the maintenance owed). One-off settlement, if there is no entitlement to a pension.	E x 42.8%. With at least 50% incapacity level: E x 53.5%.	Not applicable.	• A surviving spouse receives a full survivor's pension ( <i>etterlattepensjon</i> ) irrespective of the length of the earnings periods on the part of the deceased, or the length of their marriage. A person who lived with the deceased without being married, is treated as a spouse, provided they had been married before or had children together. A person the deceased maintained and who cared for his children, without being or having been married to him, may also be granted a pension. • Occupational Injury Insurance ( <i>yrkesskadeforsikring</i> ) indemnity to spouse or cohabitant of 15 times the Basic Amount ( <i>Grunnbeløpet</i> ) if the deceased were up to 46 years. A 5% reduction a year, were he older. Maximum reduction of 80%.	Widow/ widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred. Widow (widower) over the age of 60 (65) or invalid: E x 40%, in all other cases: E x 20%. The pension to the divorced spouse is limited to the maintenance payment. As regards an additional entitlement to long-term care benefit ( <i>Pflegegeld</i> ) see supplements to pension because of care provided by third persons. The pension will be granted 14 times a year, the long-term care benefit 12 times a year.

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Permanent pensions can be paid simultaneously with incapacity and old-age pensions from the compulsory social security scheme, without prejudice to the rules establishing these schemes.</p>	<p>In the event of concurrent entitlement to an accident insurance pension and a 1<sup>st</sup> pillar pension, the accident insurance pays a supplementary pension corresponding to the difference between 90% of the insured salary and the 1<sup>st</sup> pillar pension, up to a maximum of the amount provided for total or partial incapacity.</p> <p>In the event of concurrent entitlement with a 2<sup>nd</sup> pillar pension, priority is given in principle to the accident insurance pension.</p>	<p>If combined with pensions or other social security benefits those reduced.</p>	<p>If combined with a social security pension annuity is only paid to compensate loss of earnings which are not compensated through pension.</p>	<p>Full accumulation possible with contributory benefits. But taken into account in full for certain income-related benefits.</p>	<p>· <b>Accumulation with other pensions</b></p>
<p>Until age 65: E x 30%.</p> <p>After age 65 or in the event of physical or mental illness: E x 40%.</p> <p>Former spouse: same percentage up to the ceiling of the alimony amount.</p>	<p>Widower or widow:</p> <ul style="list-style-type: none"> <li>• with children entitled to a pension or</li> <li>• at least 2/3 disabled or becoming so within two years of the death of the spouse.</li> </ul> <p>In addition, widow:</p> <ul style="list-style-type: none"> <li>• with children no longer entitled to a pension or</li> <li>• having reached the age of 45 years.</li> </ul> <p>The pension is equivalent to 40% of the insured salary.</p> <p>Lump sum benefit for the widow if the above conditions are not fulfilled.</p> <p>The divorced spouse is entitled to a pension if the insured person was required to pay alimony. The pension corresponds to 20% of the insured salary, but not more than the amount of the alimony.</p>	<p>The amount of the widow's pension is 40% x E, if there are no other beneficiaries.</p> <p>The amount of the widow's pension is decreasing, when the number of child beneficiaries is increasing.</p> <p>The maximum of total pension to all beneficiaries is 70%.</p>	<p>Adjustment annuity (<i>omställningslivränta</i>) and special survivors' annuity (<i>särskild efterlevandelivränta</i>) with the same qualifications as in the pension scheme: See table VII "survivors".</p> <p>The amount is calculated on the annuity basis of the deceased and is 20% of the annuity if the deceased has surviving children entitled to annuity or otherwise 45%.</p>	<p>See Table VII "Survivors".</p>	<p><b>3. Death</b></p> <ul style="list-style-type: none"> <li>· <b>Surviving spouse</b></li> </ul>



Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
· <b>Orphans of father or mother of both parents</b>	Orphans of father or mother: Each orphan: E x 15% with maximum of 45% for group of children. Orphans of both parents: Each orphan: E x 20%. Max.: 60% for group of children. Annuities due until age 18, or until end of entitlement to family benefit, and in case of handicapped orphans: for life (or duration of handicap). Conditions set by Royal Decree.	Orphans of father or mother: Pension of 10% of annual earnings of deceased (up to 18 years of age or 21 in case of studies or professional education). Orphans of both parents: Pension of 20% of annual earnings of deceased (up to 18 years of age or 21 in case of studies or professional education).	Each child to age of 18, or 27 if undergoing vocational training or is handicapped: Orphans of father or mother: E x 20%. In the case of an orphan older than 18, income exceeding a set ceiling will be offset against the orphan's pension. Orphans of both parents: E x 30%. In the case of an orphan older than 18, 40% of income exceeding a ceiling is taken into account.	See Table VII "Survivors".	· <b>Orphans of father or mother of both parents</b>
· <b>Dependent parents and other relatives</b>	Father and mother: E x 20% each, if there is neither a spouse nor a child entitled to benefits; E x 15% if there is still a spouse without a child beneficiary. Relatives: E x 15% under special circumstances. Brothers, sisters, grandchildren: Under special circumstances, 15% each (total max. 45%).	If total benefits to spouse and children amount to less than E x 70%, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the maintenance of the dependant. The benefit can be capitalised.	E x 20% (E x 30% for a couple). Parents and grandparents, with priority to the parents.	See Table VII "Survivors".	· <b>Dependent parents and other relatives</b>
· <b>Maximum for all beneficiaries</b>	With order of priority, see the maxima above.	E x 70%.	E x 80%. Excluding, when applicable, parents and grandparents.	See Table VII "Survivors".	· <b>Maximum for all beneficiaries</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Reference figure, percentages and minimum amounts: See Table VII "Survivors".</p>	<p>Granted until the age of 20:</p> <ul style="list-style-type: none"> <li>• Orphans of father or mother:                             <ul style="list-style-type: none"> <li>1 child: E x 25%</li> <li>2 children: E x 50%</li> <li>3 children: E x 70%</li> <li>etc.</li> </ul> </li> <li>• Orphans of both parents:                             <ul style="list-style-type: none"> <li>Each orphan: E x 30%.</li> </ul> </li> </ul> <p>Accumulation with family benefits possible.</p>	<p>Orphans of father or mother: The widow(er)'s pension is increased by €21.60 per week for children under 18 years of age (under 22 years if the child is in full-time education).</p> <p>Orphans of father and mother: Orphan's allowance: €97 per week for each child.</p>	<p>Orphans of father or mother: Flat-rate child pension (<i>barnalífeyrir</i>) ISK 15,076 (€178) per month for each child under the age of 18.</p> <p>Orphans of both parents: Double child pension (<i>barnalífeyrir</i>) for full orphans.</p>	<p>Orphans of father or mother: 20% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p> <p>Orphans of both parents: 40% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	<p>• <b>Orphans of father or mother of both parents</b></p>
<p>Reference figure, percentages and minimum amounts: See Table VII "Survivors".</p>	<p>E reduced x 10% for each parent and grandparent. Maximum for total parents and grandparents: E x 30%.</p>	<p>Dependant parents maintained by:</p> <ul style="list-style-type: none"> <li>• Unmarried worker:                             <ul style="list-style-type: none"> <li>€ 153.60 per week for one parent.</li> <li>€ 74.30 per week for other parent.</li> </ul> </li> <li>• Married worker:                             <ul style="list-style-type: none"> <li>€ 74.30 per week for each parent.</li> </ul> </li> </ul>	<p>Child older than 16, who owing to disability, was maintained by the deceased when the injury occurred receives a benefit of not less than ISK 282,627 (€3,339) up to ISK 847,881 (€10,017) depending on the extent of support.</p>	<p>20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists.</p>	<p>• <b>Dependent parents and other relatives</b></p>
<p>100% of reference figure in each case.</p>	<p>E x 85%.</p>	<p>No limit.</p>	<p>No limit.</p>	<p>E x 100%</p>	<p>• <b>Maximum for all beneficiaries</b></p>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Orphans of father or mother of both parents</b>	<p>Children and foster children through the end of their 18<sup>th</sup> year or 25<sup>th</sup> year if the child is engaged in vocational training or university education.</p> <p>Orphans of father or mother: 15% of the insured earnings.</p> <p>Orphans of both parents: 25% of the insured earnings of both parents (maximum amount CHF 106,800 (€ 73,513) per year).</p>	<p>Orphans up to 18 (or 27 if continuing studies or vocational training and with no limit for handicapped children):</p> <p>E x 21.4%.</p> <p>Accumulation with family allowances.</p>	Not applicable.	<p>Orphans of father or mother: The 1<sup>st</sup> child 40% of the Basic Amount (<i>Grunnbeløpet</i>), the 2<sup>nd</sup> and following children 25% each.</p> <p>Pension paid up to 21 years of age for children continuing their studies or under apprenticeship, otherwise up to 18.</p> <p>Occupational Injury Insurance (<i>yrkes-skadeforsikring</i>) indemnity of between 6.5 and 1 Basic Amount according to the age of the child (1 Basic Amount for a 19 year old).</p> <p>Orphans of father and mother: The 1<sup>st</sup> child the same pension as a surviving spouse, the 2<sup>nd</sup> child 40% of the Basic Amount, and the following children 25% each. Age limits as given above. For siblings the amounts of benefits are added and the total divided equally between them.</p> <p>Indemnities for children are doubled if the deceased were a lone provider.</p>	<p>Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.</p> <p>Pension to orphans of father or mother: E x 20% of both parents: E x 20%.</p> <p>See Table IX "Family benefits" for additional entitlement to Child benefit (<i>Familienbeihilfe</i>). See supplements for pension because of care provided by third persons for additional entitlement to long-term care benefit (<i>Pflegegeld</i>).</p> <p>The pension is granted 14 times a year.</p>
· <b>Dependent parents and other relatives</b>	No other persons entitled.	<p>For all dependants of the victim: E x 31.1%.</p> <p>Amount of E x 21.4% for certain other persons who fulfil other conditions.</p>	Not applicable.	No other persons entitled.	<p>Pension to parents in need (grand-parents) and dependent brothers and sisters (priority of parents) if the deceased person mainly took care of the upkeep the dependants: E x 20%.</p> <p>For additional benefits see Orphans of the father or of the mother.</p> <p>The pension is granted 14 times a year.</p>
· <b>Maximum for all beneficiaries</b>	Overall reduction of pensions, if they amount to more than 70% for the surviving spouse and children or together with pensions more than 90% for the separated or divorced spouse.	E x 85.6%	Not applicable.	No maximum.	E x 80% (without taking account of a potential pension to a divorced spouse).

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Orphans of father or mother: Children under 18 (22 or 25 in the event of further or higher education): E x 20% for one child, 40% for 2 children, 50% for 3 children and more. No age limit in the event of permanent total incapacity for work.</p> <p>Orphans of father and mother: E x 40%, 80% or 100% respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 80% of victim's earnings.</p>	<p>Children up to the age of 18, or 25 at the most in case of apprenticeship or studies.</p> <ul style="list-style-type: none"> <li>• Orphans of father or mother: 15% of the insured salary.</li> <li>• Orphans of both parents: 25% of the insured salary.</li> </ul>	<p>Children under 18 years or 18-24 years old studying or handicapped children.</p> <p>One child: 25% x E Two children (together): 40% x E Three children: 50% x E Four or more: 55% x E</p>	<p>Orphans of father or mother: 40% of the annuity basis of the deceased.</p> <p>Is more than one child entitled to annuity the percentage is raised with 20% for each additional child. The amount is divided equally among the children. Granted until the age of 18, if studies continue to 20.</p> <p>Orphans of both parents: As above but the children can get annuity after both parents.</p>	<p>See Table VII "Survivors".</p>	<p>• <b>Orphans of father or mother of both parents</b></p>
<ul style="list-style-type: none"> <li>• If there is a spouse or descendants entitled to a pension: E x 10% for each of the ascendants or dependent parents.</li> <li>• If there is no spouse or descendants: E x 15% for each of the ascendants or dependent parents.</li> <li>• E x 20% from the age of 65 or if the person is unable to work due to a physical or mental illness.</li> </ul>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>• <b>Dependent parents and other relatives</b></p>
<p>E x 30% if there is a spouse or descendants. E x 80% if there is no spouse or descendants.</p>	<p>Proportional reduction in the case of accumulation up to 70% of the insured salary (90% where there is also a divorced spouse's pension). If the survivors are entitled to 1<sup>st</sup> pillar pensions, the accident insurance grants a supplementary pension (same system as for invalidity pensions, see "2. Permanent incapacity, accumulation with other pensions").</p>	<p>70% x E.</p>	<p>100% of the annuity basis.</p>	<p>No limit.</p>	<p>• <b>Maximum for all beneficiaries</b></p>

Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
· Capital sum on death	Allowance for funeral expenses ( <i>Indemnit� pour frais fun�raires</i> <i>Begrafnisvergoeding</i> ): 30 times the average daily income (30 x S) 365, with a minimum corresponding to the one applicable for sickness and disability insurance. Real expenses related to the transfer of the victim body to the burial place are refunded.	Lump sum transitory amount in case of death ( <i>overgangsbel�b ved d�dsfald</i> ) of DKK 115,000 (�15,484) for surviving spouse (or a person cohabiting with the deceased). See: <i>Surviving spouse</i> .	1/7 of the reference amount at the date of death: Old <i>L�nder</i> : �4,080 New <i>L�nder</i> : �3,420 Cost of transporting the body to the place of interment is covered.	Funeral allowance: see Table III "Sickness – cash benefits".	· Capital sum on death
4. Rehabilitation	Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities and from the Funds for professional diseases.	Rehabilitation: See Table V "Invalidity". Costs can be paid by insurance if retraining is in continuation of treatment of the injury.	Functional rehabilitation as part of medical care on the initiative and at the expense of the employers' insurance association ( <i>Berufsgenossenschaft</i> ). Retraining: Where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period. In the event of risk of occupational illness arising, existing condition being aggravated or the employee suffering a relapse, the employers' insurance association must recommend a change of occupation. If the change of occupation leads to a reduction in income, the employers' insurance association often pays transitional allowances (two thirds of E) at least for 5 years or a flat-rate payment of one year's full annuity.	See Table V "Invalidity".	4. Rehabilitation

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Death grant (<i>auxilio de defunción</i>): €30.</p> <p>Special lump-sum payment equal to 6 x monthly reference figure for widow(er); 1 x monthly reference figure for each orphan entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the orphans); 9 x monthly reference figure for each parent (or 12 x monthly reference figure for both), where neither is entitled to a survivor's pension.</p>	<p>Refund of funeral expenses limited to 1/24 of the social security ceiling: €1,216 with deduction of death grant (<i>capital décès</i>).</p>	<p>Funeral grant of €635.</p>	<p>Lump sum of ISK 395,680 (€4,675) shall be paid to surviving children of deceased when there are no surviving relatives according to point 1 or 4 above or otherwise to his estate.</p>	<p>Lump sum of €1,322.</p>	· <b>Capital sum on death</b>
<p>See Table V "Invalidity".</p> <p>In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.</p> <p>In cases where a doctor diagnoses symptoms of an occupational disease which, whilst not constituting temporary incapacity, may be prevented from worsening by the transfer of the victim to another, risk-free job, a transfer to that end must take place within the same firm.</p> <p>In certain cases, occupational disease victims receive temporary compensation from the social security scheme for the consequent loss of earnings, including the difference between subsequent earnings and the payments due in the event of termination or suspension of the employment relationship.</p>	<p>Functional rehabilitation subject to medical judgement at the expense of the primary fund.</p> <p>According to decision of the establishment where the retraining took place, eventually:</p> <ul style="list-style-type: none"> <li>• A grant at end of retraining (<i>prime de fin de rééducation</i>) between 3 and 8 times the daily wage taken as reference for the daily allowance. Minimum: €730.17, maximum €1,947.12.</li> <li>• Honorary Loan (<i>prêt d'honneur</i>) on trust with regard to industrial, handcraft or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance = €43,810.20).</li> </ul>	<p>Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts.</p>	<p>See Table V "Invalidity".</p>	<p>Functional rehabilitation in specialised health establishments and vocational retraining. Convalescence in recognised hospitals or homes is financed by the regions.</p> <p>Possibility of change of employment in case of silicosis and asbestosis.</p> <p>Compensation: temporary annuity for disabled persons whose incapacity does not exceed 80%. The annuity is paid for 1 year and is equal to two thirds of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower.</p>	<b>4. Rehabilitation</b>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· Capital sum on death	No sum on death.	1/15th of the annual earnings.	Not applicable.	Reimbursement of funeral expenses ( <i>erstating av gravferdsutgifter</i> ) of ½ a Basic Amount ( <i>Grunnbeløpet</i> ) i.e. NOK 27,085 (€3,727) from the Occupational Injury Insurance ( <i>yrkesskadeforsikring</i> ).	1/15 of E. Minimum €965.31.
4. Rehabilitation	<p>Rehabilitation measures are a component of invalidity insurance (<i>Invalidenversicherung</i>) (First pillar).</p> <p>An occupation can be prohibited and a special compensation awarded as a preventive measure.</p>	<ul style="list-style-type: none"> <li>• The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers (<i>Office de placement et de rééducation professionnelle des travailleurs handicapés</i>) gives its opinion upon the advisability of measures.</li> <li>• Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.</li> <li>• In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment. A transitional pension (<i>rente transitoire</i>) to compensate for loss of earnings may be granted.</li> </ul>	Not applicable.	Rehabilitation, see Table V "Invalidity".	<ul style="list-style-type: none"> <li>• Functional adaptation within medical care at the expense of the accident insurance fund.</li> <li>• Measures of social rehabilitation (e.g. subsidies and grants for the adaptation of the flat).</li> </ul> <p>Change of employment:</p> <ul style="list-style-type: none"> <li>• as a measure of vocational rehabilitation, in order to allow a handicapped person to exercise a new occupation, who is no longer able to work in his present occupation. In case of vocational rehabilitation transitional benefit (<i>Übergangsgeld</i>) to the amount of E x 60%, supplements for family members;</li> <li>• as a preventive measure to enable the handicapped person the transition to another gainful employment if, given the continuation of the present employment, the risk of the occurrence or the aggravation of an occupational disease arises. Transitional pension (<i>Übergangsrente</i>) up to the full amount of the accident insurance pension (<i>Unfallrente</i>) for the maximum of 2 years or transitional amount (<i>Übergangsbetrag</i>) up to the annual amount of the full accident insurance pension.</li> </ul>

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Death grant (<i>subsídio por morte</i>): 12 times the minimum national salary.</p> <p>Reimbursement of funeral expenses (<i>subsídio por despesas de funeral</i>): Amount equal to the expenses or twice this amount in the event of the body having to be transferred.</p>	<p>No capital sum on death.</p>	<p>Funeral grant (<i>Hautausavustus</i>): € 3,760.</p>	<p>Funeral grant (<i>begravningshjälp</i>): 30% of the price base amount (<i>prisbasbelopp</i>) at the time of death = SEK 11,580 (€ 1,269).</p>	<p>See Table VII "Survivors".</p>	<p>· Capital sum on death</p>
<p><i>Occupational diseases:</i> Possible for beneficiaries aged 50 or less entitled to temporary incapacity allowance or to permanent total/partial incapacity to carry out regular work.</p> <p><i>Employment injuries:</i> Firms employing a staff of at least 10 are obliged to employ handicapped persons incapacitated as a result of an accident occurred in their service.</p>	<p>Occupational rehabilitation measures are provided under the invalidity insurance (1<sup>st</sup> pillar, basic scheme). See table V "Invalidity".</p>	<p>Various kinds of medical and vocational rehabilitation provided free of charge by the accident insurance institution. The costs of rehabilitation are paid in full. During the rehabilitation the insured person receives also the full cash benefits.</p>	<p>Rehabilitation: See table III "Sickness - cash benefits". The local social insurance office (<i>försäkringskassa</i>) may induce the injured person to change occupation. During studies or vocational training rehabilitation benefit (<i>rehabiliteringsersättning</i>) is payable. Loss of income as a result of work injury is compensated through annuity or during rehabilitation by rehabilitation benefit.</p>	<p>Specialist services for people with disabilities are delivered through local Placing, Assessment and Counselling Teams, and training through Training and Enterprise Councils. Accessible local employment rehabilitation is promoted through partnerships with the voluntary sector. All the above are Government funded. Mainstream employment services and programmes - often with relaxed entry conditions - are also open to disabled people.</p>	<p><b>4. Rehabilitation</b></p>



Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>5. Other benefits</b>	No other benefits.	Handicap compensation ( <i>ménerstatning</i> ) for permanent handicap in daily life. For 100% handicap, allowance is DKK 611,500 (€82,333). In some special cases, the compensation can be fixed to a higher amount, but within the limit of DKK 733,800 (€98,799).	In certain cases there is the possibility of supplementary benefits in kind.	No other benefits.	<b>5. Other benefits</b>
<b>Adjustment</b>	Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. These sums are fixed by royal decree and are pegged and adjusted subject to possible review every year.	Annual adjustment according to the adjustment rate ( <i>satsreguleringsprocenten</i> ).	Adjustment by decree according to rules governing pension insurance.	Adjustment according to the income policy determined annually by the Government (in general in accordance with the development of the consumer price index).	<b>Adjustment</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Compensation for permanent injuries not implying invalidity: Compensation paid on a scale reflecting the degree of physical impairment (lesions, mutilations and deformities.) Amount from € 216 to € 4,039.</p>	<p>Ceasing of activity for asbestos workers. Employee who contracted a sickness related to asbestos fibres inhalation, who worked in an institution figuring in a list fixed by a decree, who is not eligible for a full rate old-age pension, can benefit, prior to certain conditions and from the age of 50, from an anticipated work ceasing allowance (<i>allocation de cessation anticipée d'activité</i>). The amount corresponds to 65% of the reference salary in the limits of the social security and to 50% for the portion of salary in between the limit and twice the limit.</p>	<p>Several supplements are available in cases of disablement:</p> <ul style="list-style-type: none"> <li>• Disablement benefit in cases of incapacity for work (see Table III);</li> <li>• Unemployability supplement if Disability benefit/Invalidity Pension not payable. The rates are the same as those for Disability Benefit.</li> </ul>	<p>According to the social assistance act (<i>Lög um félagslega aðstoð</i>) various social assistance benefits may be granted in addition to the employment injuries benefits in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> <li>• Household supplement for a single person (<i>heimilisuppbót</i>), max ISK 16,434 (€ 194) per month.</li> <li>• Further supplements (<i>frekari uppbætur</i>), max ISK 19,990 (€ 236) per month, in exceptional cases ISK 27,986 (€ 331) per month.</li> </ul>	<p>No other benefits.</p>	<p><b>5. Other benefits</b></p>
<p>Automatic adjustment at the beginning of each year according to the consumer price index which was forecast for the year.</p>	<p>Annual adjustments on 1 January by decree.</p>	<p>Benefits are normally increased once a year.</p>	<p>Benefits adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index.</p>	<p>Automatic adjustments linked to changes in industrial earnings.</p>	<p><b>Adjustment</b></p>

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Other benefits</b>	<p>Integrity compensation (<i>Integritätsentschädigung</i>): for insured persons who suffer lasting significant harm to their physical or mental integrity as a result of an accident.</p> <p>Assessed according to the degree of damage to their integrity. The maximum amount is CHF 106,800 (€73,513).</p>	No other benefits.	Not applicable.	<ul style="list-style-type: none"> <li>• Compensation for non-economic loss up to an annual maximum of <math>\frac{3}{4}</math> of the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 40,628 (€5,591).</li> <li>• Basic benefit (<i>grunnstønad</i>) to cover extra expenses due to the medical condition, see Table V "Invalidity".</li> <li>• Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) standardised indemnity depending on income, age and degree of incapacity. The indemnity is for a 45/46-year-old totally disabled person, between 22 and 30 times the Basic Amount of NOK 54,170 (€7,454). The indemnity is increased for a younger person and reduced for an older person, according to preset formulae. In addition compensation for reduced quality of life between <math>\frac{3}{4}</math> and 5.5 times the Basic Amount, and for present and future extra expenses otherwise not compensated.</li> </ul>	<p>Integrity compensation (<i>Integritätsabgeltung</i>): If the accident or the occupational disease was caused by an act of culpable negligence in total disregard of provisions for the protection of workers and employees, thus essentially impairing the physical and mental integrity, a one-time settlement will be paid according to the impairment, maximum €94,080.</p>
<b>Adjustment</b>	To compensate for inflation: supplements to pensions. Adjustment every 2 years as a rule.	<ul style="list-style-type: none"> <li>• Pensions automatically index linked to price development each time the index varies by 2.5% in relation to the previous reference date.</li> <li>• Adjustment of annuities to the wage level at the same time as the adjustment of pensions.</li> </ul>	Not applicable.	Adjustment according to the annual increase of the Basic Amount ( <i>Grunnbeløpet</i> ) by Parliament decision, normally taking effect from the 1 <sup>st</sup> of May.	Annual adjustment on 1 January by regulation of the Federal Minister of Social Security and Generations (in principle according to the development of net wages). For 2003: 0.5%.

# Employment injuries and occupational diseases

Table VIII

Portugal	Switzerland	Finland	Sweden	United Kingdom
<ul style="list-style-type: none"> <li>• Christmas bonus and holiday bonus: amounts equal to the annuities paid respectively in December and in July.</li> <li>• Supplementary care benefit (<i>prestação suplementar por assistência de terceira pessoa</i>): Pension supplement for severely disabled persons requiring constant attendance. Amount: ceiling set for minimum wage for household workers.</li> <li>• Total or partial permanent incapacity allowance, equal or superior to 70% of the loss or reduction of working capacity or earnings. Single allowance of an amount equal to 12 times the minimum salary.</li> <li>• Housing rehabilitation allowance if total permanent incapacity. Amount up to 12 times the minimum salary.</li> <li>• Vocational training courses attendance allowance (only for occupational diseases pensions). Amount equal to 50% of pension with the ceiling of the statutory minimum wage.</li> <li>• Increased pensions for permanent incapacity (only for occupational diseases pensions) under conditions related to the type of illness, the incapacity degree and the age of the pensioner. Amount equal to 20% of the pension with the ceiling of the reference wage.</li> </ul>	<ul style="list-style-type: none"> <li>• Auxiliary means to compensate for physical damage or loss of a function.</li> <li>• Compensation for material damage to objects replacing a part of the body.</li> <li>• Travel, transport, and rescue costs.</li> <li>• Transport for the body and funeral costs (within certain limits).</li> <li>• Integrity allowance paid to insured persons who, because of an accident, suffer from serious and long-term damage to their physical and mental integrity. This is paid in the form of a lump-sum benefit, calculated as a % of the maximum amount of the annual insured salary and depending on the severity of the damage to integrity.</li> <li>• Helplessness allowance if the insured person, because of health impairment, has permanent need of the help of a third party or personal supervision to carry out basic everyday activities. This is related to the degree of helplessness: it is equivalent to 6 times the maximum daily insured salary in the case of a severe helplessness, 4 times if it is moderate and 2 times if it is slight. It is paid monthly.</li> <li>• Lump-sum benefit.</li> </ul>	<p>Inconvenience allowance (<i>Haittara-ha</i>) is paid in the case of permanent incapacity. It is graded into 20 classes according to the degree of incapacity.</p> <p>The maximum equals to 60% of the minimum average annual earnings applied for calculation of cash benefits.</p>	<p>Handicap allowance (<i>handikappersättning</i>) can also be paid: see table V "Invalidity".</p>	<p>No other benefits.</p>
<p>Adjustment by government decision.</p>	<p>Adjustment allowances according to the Swiss consumer price index. They are an integral part of the pension.</p> <p>Adjustment at the same time as 1<sup>st</sup> pillar pensions.</p>	<p>All benefits are annually adjusted according to the employment pension index (TEL-index) prescribed by law.</p>	<p>Annual adjustment according to changes in the price base amount (<i>prisbasbelopp</i>).</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices.</p>
				<p><b>5. Other benefits</b></p> <p style="text-align: right;"><b>Adjustment</b></p>

Table VIII

## Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
<b>Taxation and social contributions</b>					<b>Taxation and social contributions</b>
<b>1. Taxation of cash benefits</b>	Benefits are subject to taxation except the benefits for employment injuries and occupational diseases as far as they are not a compensation of the loss of earnings, or in practice benefits for a disability (less than 20%) and benefits granted to pensioners.	Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation. Redemption, handicap compensation ( <i>ménerstatning</i> ) and death grants are not subject to taxation.	Compulsory accident insurance: Benefits are not subject to taxation (regardless of progression).	Benefits are generally subject to taxation. Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	No limit of income.	No limit of income and no tax reduction.	Not applicable.	Tax is levied on benefits where total annual income exceeds the € 10,000 ceiling. Increased ceiling according to the number of children: 1 child: € 1,000 2 children: € 2,000 3 children: € 10,000 4 children: € 11,000	<b>2. Limit of income for tax relief or tax reduction</b>
<b>3. Social security contributions from benefits</b>	Contribution rate of 13.07%.	No contributions.	No contributions on pensions.	No contributions.	<b>3. Social security contributions from benefits</b>

# Employment injuries and occupational diseases

Table VIII

Spain	France	Ireland	Iceland	Italy											
<p>Permanent partial (<i>incapacidad permanente parcial</i>) or total incapacity for habitual occupation (<i>incapacidad permanente para la profesión habitual</i>), temporary incapacity, survivors: Benefits are subject to taxation.</p> <p>Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>) and severe incapacity (<i>Gran invalidez</i>): Benefits are not subject to taxation.</p>	Benefits are not subject to taxation.	Employment injuries benefits are fully liable to taxation after 6 weeks payment (including supplements for child and adult dependants). However, in the case of Injury Benefit, the child supplement is exempt from taxation.	Child pension ( <i>barnalífeyrir</i> ), death grant to surviving spouse, lump sums when invalidity is below 50% and capital sum on death are not liable to taxation. Other benefits are liable to taxation.	Benefits for partial or total invalidity are subject to taxation only if they are paid as part of or instead of normal remuneration. Sickness benefit from the National Insurance Institute for Employment Injuries ( <i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i> ) received for temporary inability to work is subject to taxation.	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of cash benefits</b></p> <p><b>2. Limit of income for tax relief or tax reduction</b></p> <p><b>3. Social security contributions from benefits</b></p>										
The limit varies annually according to the incomes and family circumstances.	Not applicable. Benefits are not subject to taxation.	Where annual income is below certain amounts, income tax is not payable. For 2002, a single person with income below €7,600 and a married couple with income below €15,200 is not liable for tax. In the case of employees, these amounts are increased by €4,000 per employee. Persons aged over 65 are exempt from tax if annual income is below €15,000 (single person) or €30,000 (married couples).	<p>General taxation rules.</p> <p>The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€9,565).</p> <p>All individual tax-payers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€3,686) for the assessment year 2002 (income year 2001).</p>	<p>Tax relief is applicable for the part of the income corresponding to social security contributions.</p> <p>Annual tax exemption ceiling for a single person: €7,500.</p> <p>The extent of taxation depends on total annual income of the individual or of the family.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">23%</td> <td>up to €15,000</td> </tr> <tr> <td>29%</td> <td>€15,000 to €29,000</td> </tr> <tr> <td>31%</td> <td>€29,000 to €32,600</td> </tr> <tr> <td>39%</td> <td>€32,600 to €70,000</td> </tr> <tr> <td>45%</td> <td>beyond €70,000.</td> </tr> </table>		23%	up to €15,000	29%	€15,000 to €29,000	31%	€29,000 to €32,600	39%	€32,600 to €70,000	45%	beyond €70,000.
23%	up to €15,000														
29%	€15,000 to €29,000														
31%	€29,000 to €32,600														
39%	€32,600 to €70,000														
45%	beyond €70,000.														
No contributions. Only for temporary incapacity.	Generalised social contribution ( <i>contribution sociale généralisée, CSG</i> ) 6.2% (reduced 3.8%) on daily benefits.	No contributions.	No contributions.	No contributions.											

Table VIII

## Employment injuries and occupational diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>	Daily cash benefits ( <i>Taggelder</i> ), invalidity pensions ( <i>IV-Renten</i> ) (exception: capital settlements) and survivors' pensions ( <i>Hinterlassenenrenten</i> ) are, according to the Accident Insurance Act ( <i>Unfallversicherungsgesetz, UVG</i> ), subject to taxation. Integrity compensation ( <i>Integritätsentschädigung</i> ) and attendance allowances ( <i>Hilflosenentschädigung</i> ) are not subject to taxation.	Pensions paid during the first 13 weeks following the accident are not liable to taxation. All other benefits are subject to taxation.	Not applicable.	Pensions, with the exception of pensions to children for whom Child Benefit ( <i>barnetrygd</i> ) is paid, are subject to taxation. Compensation for non-economic loss and lump sum indemnities are not subject to taxation.	Sickness benefit ( <i>Krankengeld</i> ) and continued payment of wages and salaries ( <i>Lohnfortzahlung</i> ) are subject to taxation. Long-term care benefit ( <i>Pflegegeld</i> ) is not subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	Annual incomes of at least CHF 24,000 (€16,520) are subject to taxation. No tax reduction is granted for daily cash benefits ( <i>Taggelder</i> ). For invalidity pensions ( <i>IV-Renten</i> ), the tax reduction is 70%. A tax reduction of 20% is granted for survivors' pensions ( <i>Hinterlassenenrenten</i> ) in the case of compulsory employment injury insurance ( <i>Berufsunfallversicherung</i> ). And a tax reduction of 35% for non-employment accident insurance ( <i>Nichtbetriebsunfallversicherung</i> ).	Benefits are taxed as earnings.	Not applicable.	Certain provisions of tax relief/reduction apply to pensioners. Pensioners with only the full minimum pension pay no tax or social security contributions.	The individual tax due depends in particular on the individually applicable tax credits. A general annual tax credit of max. €887 is foreseen, the amount of which depends on the income of the person subject to taxation; annual tax credit for salaried of €54, tax credit for an isolated single person/parent of €364 and tax credit for a pensioner up to €400. The amount is reduced if the annual income corresponds to €16,715 and suppressed when it corresponds to €21,800. These credits are deducted from the annual tax due.
<b>3. Social security contributions from benefits</b>	No contributions.	No contributions.	Not applicable.	Pensioners pay a low rate social security contribution of 3% of their pension (for health care).	No contributions.







- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors
- VIII Employment injuries and occupational diseases

**IX Family benefits**

- X Unemployment
- XI Guaranteeing sufficient resources
- XII Long-term care

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	Co-ordinated laws (Royal Order of 19 December 1939).	Law of 3 June 1967, as amended. Law of 19 March 1986 on child benefit ( <i>børnefamilieydelse</i> ), as amended.	Income tax law ( <i>Einkommensteuergesetz</i> ), amended version of 11 October 2002, most recently amended by the law dated 15 January 2003. Federal Child Benefit Act ( <i>Bundeskindergeldgesetz</i> ) of 14 April 1964, amended version of 2 January 2002, amended by the law of 19 September 2002. Advance Payment of Maintenance Act ( <i>Unterhaltsvorschussgesetz</i> ) of 23 July 1979, amended version of 2 January 2002, amended by the law of 20 June 2002. Federal Child-raising Allowance Act ( <i>Bundeserziehungsgeldgesetz</i> ) in the amended version published on 7 December 2001, amended by the law of 20 June 2002.	Royal Order No. 20 of 23 December 1959. Presidential Order No. 527/1984. Presidential Order No. 412/1985.	<b>Applicable statutory basis</b>
<b>Child benefit</b>					
<b>1. Basic principles</b>	Compulsory social insurance scheme.	Tax financed universal protection scheme (based on residency).	Tax financed scheme for the entire population. Following the tax regulation on income, child benefit represents a promotion of family in so far as it is not aiming at a tax exemption of the parental income of an amount equal to the needs in kind and of the child care.	Payment of benefits for the support of the children of salaried workers.	<b>Child benefit</b>
<b>2. Field of application: beneficiaries</b>	Any person considered as at work and since the first child.	All residents. For certain benefits: only inhabitants with Danish nationality or foreigners domiciled in Denmark since 1 or 3 years.	Are entitled the taxable persons residing in Germany or persons taxable without restrictions in Germany for their own children, adopted children or dependant children.	Salaried workers with children.	<b>2. Field of application: beneficiaries</b>

# Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>Legislative Royal Decree No. 1/94 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree No. 356/91 of 15 March 1991.</p> <p>Legislative Royal Decree No. 1/2000 of 14 January 2000.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book V. Article L. 511-1, and following.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law on income tax and net wealth tax (<i>Lög um tekjuskatt og eignarskatt</i>) Art. 69 A, no. 75/1981 of September 1981, with later amendments.</p> <p>Social Assistance Act (<i>Lög um félagslega aðstoð</i>) no. 118/1993 of December 1993 with later amendments.</p> <p>Housing Allowances Act (<i>Lög um húsaleigubætur</i>) no. 138/1997 of December 1997</p> <p>Local Authorities' Social Services Act (<i>Lög um félagsþjónustu sveitarfélaga</i>) no. 40/1991 of March 1991 with later amendments.</p>	<p>Decree of 30 May 1955.</p> <p>Law of 17 October 1961.</p> <p>Law No. 153 of 13 May 1988 (family benefits).</p> <p>Decree No. 306 of 15 July 1999.</p>	<p><b>Applicable statutory basis</b></p>
<p>Tax financed scheme for employees and assimilated groups.</p>	<p>Universal scheme.</p>	<p>Tax financed universal payment in respect of all child inhabitants (based on residency).</p>	<p>Payments to families with children when income is below a certain amount.</p>	<p>Benefit for the family of the salaried, depending on the family income and the number of children.</p>	<p><b>Child benefit</b></p> <p><b>1. Basic principles</b></p>
<p>Workers, pensioners, orphans of both father and mother and abandoned children.</p>	<p>All residents.</p>	<p>All children under 16 years or under 19 years if disabled or in full-time education.</p>	<p>Parents/persons responsible for the maintenance of children.</p>	<p>The claimant; the spouse, not divorced nor legally separated; the dependant children and grand-children, up to the age of 18; and the children aged more than 18, if disabled.</p>	<p><b>2. Field of application: beneficiaries</b></p>

Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	Family Allowances Act ( <i>Gesetz über die Familienzulagen</i> ) of 8 December 1985. The act is in force in its modified version.	Law of 20 June 1977. Law of 30 April 1980. Law of 19 June 1985. Law of 14 July 1986.	General Child Benefit Act ( <i>Algemene Kinderbijslagwet, AKW</i> ).	Child Benefit Act ( <i>barnetrygdloven</i> ) of 8 March 2002. Act on Cash Benefit for Parents with Small Children ( <i>kontantstøtteloven</i> ) of 26 June 1998. National Insurance Act ( <i>folketrygdloven</i> ) of 28 February 1997, Chapter 15.	Families' Compensation Act ( <i>Familienlastenausgleichsgesetz</i> ) of 24 October 1967 with amendments. Child-raising allowance Act ( <i>Kinderbetreuungsgeldgesetz, KBGG</i> ) of 7 August 2001.
<b>Child benefit</b>					
<b>1. Basic principles</b>	Compulsory public system financed by contributions for persons resident or gainfully employed in Liechtenstein.	Child personal right related to the residence.	General system for all inhabitants, financed by general means, with benefit rates depending on the age and the number of children. The last does not apply to children born after 31 December 1994.	Tax-exempt benefit paid for all children irrespective of the income of their family.	Entitlement to Child benefit ( <i>Familienbeihilfe</i> ) is given to persons whose minor children reside or stay regularly in Austria and are part of the household or for which they mainly participate to their maintenance.
<b>2. Field of application: beneficiaries</b>	Parents, grand-parents, stepparents, the adoptive family and also orphans of father and mother (entitlement competition).	One or more children.	All residents under 65 whatever their income or nationality. All persons under 65 who work in the Netherlands and consequently pay tax on wages, are also insured.	Parent(s) with whom the child habitually resides.	Parents, grand-parents, adoptive or foster parents are the beneficiaries as well as the child himself if certain conditions are satisfied.

# Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Statutory Order 133-B/97 of 30.5.1997. Statutory Order 341/99 of 25.8.1999. Statutory Order 250/01 of 21.9.2001.</p>	<p><i>Federal scheme:</i> Federal Law on Family Allowances in Agriculture of 20 June 1952 (<i>LFA</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>). <i>Cantonal schemes:</i> 26 cantonal schemes on family allowances.</p>	<p>Child Allowances Act (<i>Lapsilisäläki</i>) of 21 August 1992.</p>	<p>General Child Benefit Act (<i>Lag om allmänna barnbidrag</i>) of 1947 and amendments. Advance on Maintenance Payments Act (<i>Lag om underhållsstöd</i>) of 1996. Housing Allowance Act (<i>Lag om bostadsbidrag</i>) of 1993.</p>	<p>Social Security Contributions and Benefits Act 1992.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees (voluntary scheme for self-employed) with benefits related to the registered earnings.</p>	<p><i>Federal scheme:</i> Scheme for agricultural workers and small-scale farmers. <i>Cantonal schemes:</i> Scheme for employees not involved in agriculture. In certain cantons, allowances for the self-employed and persons not engaged in paid employment.</p>	<p>Flat rate benefit for children resident in Finland.</p>	<p>The child benefit system is compulsory and of universal coverage for children resident in Sweden. It is financed by taxes and consists mainly of two parts:</p> <ul style="list-style-type: none"> <li>• child allowance,</li> <li>• supplement for large families.</li> </ul>	<p>Tax financed (non-contributory) system for all parents of children under 16 (under 19 in certain circumstances).</p>	<p><b>Child benefit</b> <b>1. Basic principles</b></p>
<p>All insured employees.</p>	<p><i>Federal scheme:</i></p> <ul style="list-style-type: none"> <li>• Agricultural workers.</li> <li>• Farmers whose income does not exceed a certain limit ("small-scale farmers").</li> </ul> <p><i>Cantonal schemes:</i></p> <ul style="list-style-type: none"> <li>• Employees not involved in agriculture, in all cantons.</li> <li>• Self-employed, in certain cantons.</li> <li>• Persons not engaged in paid employment, in certain cantons.</li> </ul> <p>Children giving entitlement to allowances: children of married or unmarried parents, adopted children, children of the spouse, foster children.</p>	<p>Parent or a guardian of a child.</p>	<p>The child benefit is usually paid to the mother or after special application or changed custody to the father.</p>	<p>Persons responsible for raising a child or children.</p>	<p><b>2. Field of application: beneficiaries</b></p>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>3. Conditions</b> · <b>Residence of the child</b>	The child must be brought up in Belgium and follow his studies there and not abroad.	The child must be domiciled in Denmark.	The child must reside in Germany or in an EEA Member State or in Switzerland.	Children must be resident in Greece or in a member State of the EU.	<b>3. Conditions</b> · <b>Residence of the child</b>
· <b>Other conditions</b>	The beneficiary must have a parental, alliance, adoption or unofficial guardianship link with the child.	General family benefits: the parent with the parental authority must pay taxes in Denmark in accordance with the law on taxation at the source.	Child income: since the age of 18 no claims if income or earnings is exceeding €7,188 per calendar year. Earnings assigned to particular educational purposes are not included.	<ul style="list-style-type: none"> <li>• The salaried workers must prove 50 insured days during the previous year.</li> <li>• Non-married children.</li> </ul>	· <b>Other conditions</b>
<b>4. Age limit</b>	Normal: 18 years. Vocational training: 25 years. Further education: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	18 years.	Normal: 18 years. Prolongation to 21 possible for the unemployed in accordance with the Social Code, part III. Vocational training / further education/ applicants for a vocational training opportunity/ some voluntary services: 27 years. Handicapped persons: no limit, the handicap must have occurred before the age of 27.	Normal: 18 years. Further education: 22 years. Serious infirmity: No limit, if the incapacity has been testified before the age of 18.	<b>4. Age limit</b>

## Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
Not applicable.	Child resident in France.	Child must be normally living with and being supported by recipient.	The child must be resident in Iceland.	No conditions.	<b>3. Conditions</b> · <b>Residence of the child</b>
Must have dependent children less than 18 years of age or handicapped children affected to a degree equal to 65% or more. Maximum yearly earnings or income €8,264.28.	Two dependant children.	Child Benefit is a monthly payment, paid to the child's mother or step-mother; however it may be paid to the father or step-father if the child is living with and being supported by them.	The child must be supported by those who are subject to unlimited tax liability in Iceland according to the tax law. Child benefit ( <i>barnabætur</i> ) is assessed and paid on the basis of income as declared for the previous year.	The annual income must not exceed an amount fixed by law. At least 70% of the earnings must have its source in dependent work.	· <b>Other conditions</b>
Normal: 18 years. Serious disablement: No limit.	20 years with the reservation that the income does not exceed 55% of the minimum wage ( <i>salair minimum interprofessionnel de croissance, SMIC</i> ).	Normal: 16 years Further education: 19 years Serious infirmity: 19 years	16 years.	Normal: 18 years. Serious infirmity: No limit.	<b>4. Age limit</b>



Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Conditions</b>					
· <b>Residence of the child</b>	The residence condition applies only to orphans of father and mother.	Each child brought up continuously in Luxembourg and with a legal residence there.	Child benefit is also paid for children who live in an EU or EEA country or in a country with which the Netherlands have a social security agreement.	Child resident in Norway.	The entitlement to Child benefit ( <i>Familienbeihilfe</i> ) is not allowed to children residing permanently abroad.
· <b>Other conditions</b>	No child benefit ( <i>Kinderzulagen</i> ) can be claimed for children: <ul style="list-style-type: none"> <li>• who are to be maintained by the spouse,</li> <li>• for whom a claim has been made for a similar benefit abroad (although any difference can be compensated).</li> </ul>	No other conditions.	One qualifies for child benefit if one meets the following requirements: <ul style="list-style-type: none"> <li>• be insured;</li> <li>• having one or more children;</li> <li>• maintain the child.</li> </ul>	No other conditions.	In order to allow a child to continue receiving Child benefit ( <i>Familienbeihilfe</i> ) once he/she attains his/her majority, certain conditions must be satisfied, like for example his/her participation into a vocational or a continuous training (see point 4).
<b>4. Age limit</b>	Up to the end of the 18th year.	Normal: 18 years. Vocational training/further education: 27 years. Serious infirmity: No limit.	Normal: 17 years.	18 years.	<ul style="list-style-type: none"> <li>• Normal: 18 years of age (full legal age).</li> <li>• Vocational training/ further training: 26 years (except in the case of pregnancy, women with children, disabled persons or those currently completing military service).</li> <li>• Job-seeking children: 21 years.</li> <li>• Children with earning incapacity: unlimited.</li> </ul> No entitlement for children over 18 years if their own earnings exceed € 8,725 per year.

## Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>The child must live together with the beneficiary.</p>	<p><i>Federal scheme:</i> No residence conditions.</p> <p><i>Cantonal schemes:</i> No residence conditions for the child allowance. Some cantons have conditions for other allowances.</p>	<p>Child resident in Finland.</p>	<p>The child must be resident in Sweden.</p>	<p>Generally, the child must be present in the UK.</p>	<p><b>3. Conditions</b></p> <ul style="list-style-type: none"> <li>· <b>Residence of the child</b></li> </ul>
<p>Child benefit (<i>subsídio familiar a crianças e jovens</i>): Insured person: registered earnings. Child: must be dependent on the insured person and not exercise an activity covered by a compulsory social protection scheme.</p>	<p><i>Federal scheme:</i> Farmers are entitled to allowances if their income does not exceed CHF 30,000 (€20,650) per year, plus CHF 5,000 (€3,442) per dependant child.</p> <p><i>Cantonal schemes:</i> In cantons where allowances are paid to the self-employed or persons not engaged in paid employment, in principle the entitlement is subject to means testing.</p>	<p>No other conditions.</p>	<p>If the child leaves Sweden for less than six months the child benefit is still paid out.</p>	<ul style="list-style-type: none"> <li>• Claimant's immigration status not subject to any limitation or condition (but exceptions for refugees, EEA nationals and their families, and those covered by relevant inter-country agreements). Child and claimant to be present in UK and living together (or claimant contributing to cost of maintaining child).</li> <li>• If more than one person claims for the same child, the person the child lives with has priority of title.</li> <li>• Child must be in full-time non-advanced education.</li> <li>• Only one person can receive benefit for each individual child in any one week.</li> </ul>	<ul style="list-style-type: none"> <li>· <b>Other conditions</b></li> </ul>
<p>Normal: 16 years. Further education/vocational training: 24 years. Serious infirmity: Extension in certain cases up to 3 years.</p>	<p><i>Federal scheme:</i> Ordinary age limit: 16 years; in the case of studies: 25 years; in the case of sickness or disability: 20 years.</p> <p><i>Cantonal schemes:</i> Ordinary age limit: in principle, 16 years; in the case of studies: in principle, 25 years; in the case of sickness or disability: 18, 20 or 25 years, depending on the canton.</p>	<p>To 17<sup>th</sup> birthday.</p>	<p>16 years. Another similar allowance is given for children in upper secondary schools.</p>	<p>Normal: 16 years or if continuing in non-advanced education up to 19<sup>th</sup> birthday.</p>	<p><b>4. Age limit</b></p>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>5. Benefits</b> · <b>Monthly amounts</b>	1st child: € 72.61 2nd child: € 134.35 3rd child and subsequent children: € 200.59	Child benefit ( <i>børnefamilieydelse</i> ): For each child of 0 - 3 years: DKK 3,225 (€ 434) per quarter = DKK 1,075 (€ 145) per month. For each child of 3 - 7 years: DKK 2,925 (€ 394) per quarter = DKK 975 (€ 131) per month. For each child of 7 - 18 years: DKK 2,300 (€ 310) per quarter = DKK 766.66 (€ 103) per month.	1st child: € 154 2nd child: € 154 3rd child: € 154 4th and subsequent: € 179	Child benefit ( <i>OIKOGENEIAKA EPIDOMATA</i> ): 1 child: € 5.87 2 children: € 18 3 children: € 40 4 children: € 48 For each following child an additional € 8.07.	<b>5. Benefits</b> · <b>Monthly amounts</b>

## Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>Child Benefit (<i>Prestaciones por hijo a cargo</i>):</p> <p><i>Children under 18 years of age:</i></p> <ul style="list-style-type: none"> <li>• non-disabled: € 24.25</li> <li>• disabled: € 48.47</li> </ul> <p><i>Children over 18 years of age:</i></p> <ul style="list-style-type: none"> <li>• degree of disability at least 65%: € 260.79</li> <li>• degree of disability at least 75%: € 381.19</li> </ul>	<p>2 children: € 111.26</p> <p>3 children: € 253.81</p> <p>4 children: € 396.36</p> <p>5 children: € 538.90</p> <p>6 children: € 681.45</p> <p>Each subsequent child: € 142.55</p>	<p>1<sup>st</sup> and 2<sup>nd</sup> child: € 117.60</p> <p>3<sup>rd</sup> and further child: € 147.30</p> <p>In cases of triplets and quadruplets the allowance for each child is doubled. In the case of twins the allowance is one and a half times the first child payment.</p>	<p>Advanced payments are made on 1 February and 1 May each year.</p> <p>The annual amount of child benefit (<i>barnabætur</i>) for the assessment period year 2002 is:</p> <p>For all children under the age of 7 at the end of the income year 2001 ISK 34,474 (€ 407). These payments are not reduced according to taxable income of the parents. In addition:</p> <p>Married parents or cohabiting parents:</p> <ul style="list-style-type: none"> <li>• First child ISK 117,031 (€ 1,383).</li> <li>• Second child and additional children ISK 139,304 (€ 1,646).</li> </ul> <p>Single parents:</p> <ul style="list-style-type: none"> <li>• First child ISK 194,921 (€ 2,303).</li> <li>• Second child and additional children ISK 199,949 (€ 2,362).</li> </ul> <p>These payments are reduced according to certain rules when taxable income of married or cohabiting parents exceeds ISK 1,654,727 (€ 19,550) and when taxable income of single parents exceeds ISK 677,364 (€ 8,003).</p>	<p>The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members.</p> <p>Example: family with 4 members (without handicapped):</p> <ul style="list-style-type: none"> <li>• Annual income up to € 11,422.98: monthly benefit of € 250.48;</li> <li>• Annual income between € 27,693.04 and € 30,403.39: monthly benefit of € 38.73.</li> <li>• Income over € 43,962.05: no benefit.</li> </ul>	<p><b>5. Benefits</b></p> <ul style="list-style-type: none"> <li>• <b>Monthly amounts</b></li> </ul>

Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Benefits</b> · <b>Monthly amounts</b>	<ul style="list-style-type: none"> <li>• CHF 260 (€179) per child, if the family has one or two children,</li> <li>• CHF 310 (€213) per child in the case of twins or if the family has three or more children.</li> </ul> <p>The monthly child benefit (<i>Kinderzulage</i>) increases to CHF 310 (€213) for each child over the age of 10.</p>	1st child: €172.36 2 children: €409.28 3 children: €745.44 Each subsequent child: €335.99	<p><i>Children born on or after 1.1.1995:</i></p> up to 5 years: €58.11 6 - 11 years: €70.57 12 -17 years: €82.02	NOK 972 (€134) for each child... In the northernmost areas, an additional supplement ( <i>finnmarkstillegg</i> ) of NOK 316 (€43) for each child is paid.	Family benefits amount to €105.40 per child and per month. This amount is increased up to €112.70 at the beginning of the month during which the child is over 3 years of age, to €130.90 at the beginning of the month during which the child reaches the age of 10, and to €152.70 at the beginning of the month during which the child is over 19. If family benefits are paid for two children, the amount is increased by €12.80 per month; since the third child giving the entitlement to family benefits, this amount is increased by €25.50 per month and per child. For severely handicapped children additional €138.30 per month. Supplement for large families ( <i>Mehrkindzuschlag</i> ): Supplement of €36.40 per month for the third and subsequent children for which Child benefit ( <i>Familienbeihilfe</i> ) has been granted if the annual taxable family income in the calendar year before the year in which the claim is made does not exceed a certain limit. The income limit for 2003 is €40,320.
			<p><i>Children born before January 1<sup>st</sup>, 1995 who have become 6 or 12 years of age after October 1<sup>st</sup>, 1994:</i></p> Basic amount per child aged 12-17 in family with: 1 child: €82.02 2 children: €93.78 3 children: €97.36 4 children: €105.25 5 children: €109.98 6 children: €113.13		
			Children between 6 and 11 years: 85% of the basic amount. <p><i>Double</i> amounts can be paid if the child is:</p> <ul style="list-style-type: none"> <li>• under 16, not living at home, student or disabled;</li> <li>• 16 or 17, not living at home, student or disabled or unemployed.</li> </ul>		

# Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Determined on the basis of the family income, the number of beneficiaries and their respective ages. Three earnings levels which vary with national minimum wage:</p> <p>1<sup>st</sup> level: family income is equal to or less than 1.5 times the minimum wage.</p> <p><i>Children aged 12 months or less:</i>                      up to the second child: € 89.04                      from third child on: € 133.65</p> <p><i>Children over 12 months old:</i>                      up to the second child: € 26.76                      from third child on: € 40.15</p> <p>2<sup>nd</sup> level: family income is more than 1.5 times and less than or equal to 4 times the minimum wage.</p> <p><i>Children aged 12 months or below:</i>                      up to the second child: € 77.74                      from third child on: € 112.74</p> <p><i>Children over 12 months old:</i>                      up to the second child: € 20.86                      from third child on: € 30.58</p> <p>3<sup>rd</sup> level: family income over 4 times and less than or equal to 8 times the minimum salary:</p> <p><i>Children aged 12 months or below:</i>                      up to the second child: € 66.49                      from third child on: € 89.39</p> <p><i>Children over 12 months old:</i>                      up to the second child: € 17.86                      from third child on: € 24.21</p> <p>4<sup>th</sup> level: family income over 8 times the minimum salary:</p> <p><i>Children aged 12 months or below:</i>                      up to the second child: € 41.16                      from third child on: € 53.57</p> <p><i>Children over 12 months old:</i>                      up to the second child: € 15.72                      from third child on: € 20.45</p>	<p><i>Federal scheme:</i></p> <ul style="list-style-type: none"> <li>• CHF 165 (€114) per month in low-land regions.</li> <li>• CHF 185 (€127) per month in mountain regions.</li> <li>• CHF 170 (€117) or CHF 190 (€131) per month as from the 3<sup>rd</sup> child.</li> </ul> <p><i>Cantonal schemes:</i>                      From CHF 150 (€103) to CHF 344 (€237) per month, depending on the canton and the number of children.</p>	<p>First child: € 90.00                      Second child: € 110.50                      Third child: € 131.00                      Fourth child: € 151.50                      Fifth and each subsequent child: € 172.00</p> <p>The amount for each child of a single parent is supplemented by € 33.60.</p>	<p>SEK 950 (€ 104) per month.</p> <p>Supplements for large families (<i>flerbarnstillägg</i>):                      for the third child: SEK 254 (€28)                      for the fourth child: SEK 760 (€83)                      for the fifth and subsequent children: SEK 950 (€104).</p>	<p>Eldest qualifying child of a couple: GBP 68.25 (€ 105)                      Each other child: GBP 45.72 (€ 70).</p>	<p><b>5. Benefits</b></p> <ul style="list-style-type: none"> <li>· <b>Monthly amounts</b></li> </ul>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
· Variation with income	No variation with income.	A special allowance depending on the family income is designed for children with one or both parents retired. A degressive reduction of the allowance starts where the family income is over the limit set for social pensions supplements. See further in this table "Special cases: Pensioners".	No variation with income.	No variation with income.	· Variation with income
· Variation with age	<p><i>Children born since 1st January 1990:</i>  Supplement for child in 1st order, receiving the normal rate (not handicapped):</p> <p>aged 6 - 12: € 12.65  aged 12 - 18: € 19.26  aged 18 or more (applicable from 01.01.2009): € 22.20</p> <p><i>Child born between 1st January 1991 and 31st December 1996 who becomes class 1 in the place of a beneficiary of an age supplement:</i></p> <p>aged 6 - 18: € 25.22  aged 18 or more (applicable from 01.01.2009): € 27.09</p> <p>Other children (incl. handicapped children):</p> <p>aged 6 - 12: € 25.22  aged 12 - 18: € 38.54  aged 18 or more (applicable from 01.01.2009): € 49.01</p> <p><i>Children born before 1st January 1991:</i>  Supplement for child in 1st order, receiving the normal rate (not handicapped):</p> <ul style="list-style-type: none"> <li>• born between 1.1.1985 and 31.12.1990:  up to 18: € 25.22  aged 18 or more: € 27.09</li> <li>• born between 1.1.1981 and 31.12.1984: € 40.41</li> </ul> <p>born before 1.1.1981: € 42.53</p> <p>Other children (incl. handicapped children):</p> <p>aged 6 - 12: € 25.22  aged 12 - 18: € 38.54  aged 18 or more: € 49.01</p>	See monthly amounts.	No variation with age.	No variation with age.	· Variation with age

## Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>No benefit if the family income per year exceeds €8,264.28. This amount increases by 15% per dependant child up from the 2<sup>nd</sup> child.</p>	<p>No variation with income.</p>	<p>No variation with income.</p>	<p>See monthly amounts.</p>	<p>See monthly amounts.</p>	<p>· <b>Variation with income</b></p>
<p>No variation with age.</p>	<p>Supplements varying with age:</p> <ul style="list-style-type: none"> <li>• over 11 years €31.29</li> <li>• over 16 years €55.63</li> </ul> <p>Except the 1<sup>st</sup> child in families with less than 3 children.</p>	<p>No variation with age.</p>	<p>See monthly amounts.</p>	<p>No variation with age.</p>	<p>· <b>Variation with age</b></p>



Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· Variation with income	No variation with income in the Family Allowances Act ( <i>Gesetz über die Familienzulagen</i> ) (needs assessment is provided under other acts: social assistance act, law on the aid to pay rents, etc).	No variation with income.	No variation with income.	No variation with income.	No variation with income.
· Variation with age	See monthly amounts.	Children aged 6 and more: € 15.02 Children aged 12 and more: € 45.06	See the amounts above.	Infant Supplement ( <i>småbarnstillegg</i> ): for each child between 1 and 3 years NOK 657 (€90) per month.	See "Monthly amounts".

## Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Four earnings levels. See above "Monthly amounts".	No variation with income.	No variation with income.	No variation with income.	No variation with income.	· <b>Variation with income</b>
See above "Monthly amounts".	No variation with age, except in 4 cantons.	No variation with age.	No variation with age.	No variation with age.	· <b>Variation with age</b>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>Child-raising allowances</b>	No special allowance.	Parental leave: tax financed universal protection scheme. Education allowance: tax financed. Communes can introduce such benefit for parents taking care of their children instead of putting them in a nursery school.	Tax financed scheme for the entire population.	No special allowance.	<b>Child-raising allowances</b>
<b>1. Basic principles</b>					<b>1. Basic principles</b>
<b>2. Field of application: beneficiaries</b>	Not applicable.	Parental leave: Parents with children under the age of 9 are entitled to a leave to take care of them. Education allowance: parents with children aged between 24 weeks and 6 years. Communes can fix more detailed age limits.	Non working or part-time working (up to 19 hours a week or 30 hours for children born from 01.01.2001) mothers or fathers, responsible for the child upbringing.	Not applicable.	<b>2. Field of application: beneficiaries</b>
<b>3. Conditions</b>	Not applicable.	Parental leave: Salaried, self-employed workers, unemployed and persons living with a minimum income that fulfil the conditions that entitle them to daily benefits in case of sickness. Education allowance: can be granted during a period of 8 weeks to one year. The parent must be resident in Denmark during 7 of the last 8 years. No accumulation possible with a salary or transfer income. A household can receive a maximum of 3 allowances and the total amount can not exceed the maximum rate of daily maternity benefit.	An annual income ceiling is applicable. This is fixed at €51,130 during the first six months for a married couple and at €38,350 for other eligible parties. From the seventh month onwards the limit is fixed at €16,470 for married couples and at €13,498 for other eligible parties. These income ceilings are increased for each further child of the eligible person. The amount of the supplement depends on the child's year of birth, for which the supplement is granted: In 2001 €2,454; 2002 €2,797; 2003 €3,140.	Not applicable.	<b>3. Conditions</b>
<b>4. Amounts of benefits</b>	Not applicable.	Parental leave: 60% of the allowance of the unemployment insurance. Education allowance: can not exceed 85% of net costs for placing a child in a nursery of the commune. Maximum 3 allowances per household.	€307 per month for the first 24 months following the child's birth. Instead of a child-raising allowance of maximum €307 during 24 months, parents can choose a shorter period of 12 months and receive up to €460.	Not applicable.	<b>4. Amounts of benefits</b>



Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Child-raising allowances</b>	No child-raising allowance ( <i>Erziehungsgeld</i> ) (except for maternity leave, see table IV).	Child-raising Allowance ( <i>allocation d'éducation</i> ): Benefit aimed at recognising financially the upbringing activity.	No special benefit.	See Parental Benefit ( <i>fødselspenger</i> ) under Table IV "Maternity".	Child-raising allowance ( <i>Kinderbetreuungsgeld</i> ) is a family benefit that is granted regardless of prior employment or compulsory insurance.
<b>1. Basic principles</b>					
<b>2. Field of application: beneficiaries</b>	Not applicable.	The person(s) dealing with the child upbringing.	Not applicable.	See Parental Benefit ( <i>fødselspenger</i> ) under Table IV "Maternity".	Mothers and fathers entitled to Child benefit ( <i>Familienbeihilfe</i> ) (see Table IX), in exceptional cases also without being entitled to this benefit.
<b>3. Conditions</b>	Not applicable.	For the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed: <ul style="list-style-type: none"> <li>• €3,967.41 when educating one child,</li> <li>• €5,289.88 when educating two children,</li> <li>• €6,612.35 when educating three children.</li> </ul>	Not applicable.	See Parental Benefit ( <i>fødselspenger</i> ) under Table IV "Maternity".	The gross additional income must not exceed €14,600 for the calendar year. In this respect only the income of the parent who receives the child-raising allowance ( <i>Kinderbetreuungsgeld</i> ) will be considered. In terms of pension insurance 18 months of receiving child-raising allowance ( <i>Kinderbetreuungsgeld</i> ) following the birth of the child are credited as contribution periods. It is possible to receive unemployment benefit ( <i>Arbeitslosengeld</i> ) during and after child-raising allowance ( <i>Kinderbetreuungsgeld</i> ) has been granted provided all the other conditions have been met.
<b>4. Amounts of benefits</b>	Not applicable.	Allowance: €450.39. Half the allowance is available in the case of part-time employment.	Not applicable.	See Parental Benefit ( <i>fødselspenger</i> ) under Table IV "Maternity".	€14.53 daily until the child has reached the age of three provided the other parent claims child-raising allowance ( <i>Kinderbetreuungsgeld</i> ) for a minimum period of six months. The benefit is due only for one child. Single parents and families living on low incomes are granted a supplement of €6.06 per day in addition to the child-raising allowance ( <i>Kinderbetreuungsgeld</i> ), which must be refunded (by the other parent).

## Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No special allowance.	No special allowance.	No special allowance.	No special allowance.	No special allowance, but dependants additions are payable on most other benefits.	<b>Child-raising allowances</b> <b>1. Basic principles</b>
Not applicable.	Not applicable.	Not applicable.	Not applicable.	Not applicable.	<b>2. Field of application: beneficiaries</b>
Not applicable.	Not applicable.	Not applicable.	Not applicable.	Not applicable.	<b>3. Conditions</b>
Not applicable.	Not applicable.	Not applicable.	Not applicable.	Not applicable.	<b>4. Amounts of benefits</b>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>Other benefits</b>					<b>Other benefits</b>
<b>1. Birth and adoption grants</b>	<p>€983.68 for first birth; €740.10 for second and each subsequent birth.</p> <p>May be obtained in advance two months before the probable date of birth.</p> <p>Adoption grant (<i>prime d'adoption/adoptiepremie</i>): €983.68 per adopted child.</p>	<p>DKK 1,662 (€224) per quarter = DKK 554 (€75) per month until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date.</p> <p>Allowance (single benefit) in case of adoption of a foreign child: DKK 38,318 (€5,159).</p>	<p>See "Other allowances" and Table IV "Maternity".</p>	<p>See Table IV "Maternity".</p>	<b>1. Birth and adoption grants</b>
<b>2. Child care allowances</b>	<p>No special allowance.</p>	<p>Reduction for brothers and sisters in the same institute.</p>	<p>No special allowance.</p>	<p>No special allowance.</p>	<b>2. Child care allowances</b>

# Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>€451 for third and each subsequent birth.</p>	<p>Infant Allowance (<i>allocation pour jeune enfant, APJE</i>): €159.76 per month per child. Paid with means test as from 4<sup>th</sup> month of pregnancy to 3 years of age.</p> <p>Adoption Grant (<i>allocation d'adoption</i>): €159.76 per month but paid upon arrival of an adopted child in the family. It is paid out according to a means test and for no longer than 21 months.</p>	<p>A Birth grant of €635 is available for all multiple births with further grants of €635 payable at ages 4 and 12.</p>	<p>See table IV "Maternity".</p>	<p>State financial support for families with 3 children or adopting a child:</p> <ul style="list-style-type: none"> <li>• €775 per child, to housewives being EU or extra-EU citizens with a residence permit;</li> <li>• €1,549 per child, to woman working temporarily being EU or extra-EU citizens with a residence permit.</li> </ul> <p>An aid is also granted for the birth of the third child.</p> <p>Benefit related to the income subject to income-tax (IRPEF).</p>	<p><b>Other benefits</b></p> <p><b>1. Birth and adoption grants</b></p>
<p>No special allowance.</p>	<ul style="list-style-type: none"> <li>• Child Home Care Allowance (<i>allocation de garde d'enfant à domicile, AGED</i>): paid if the child concerned is under the age of 6. The amount varies between a maximum of €1,548 and a minimum of €516 per quarter according to the age of the child and the family income.</li> <li>• Private child care allowance (<i>aide à la famille pour l'emploi d'une assistante maternelle agréée AFEAMA</i>): In case of employment of an approved maternal assistant for a child aged less than 6, all social costs are paid provided the gross salary does not exceed a certain limit.</li> <li>• Supplement to <i>AFEAMA</i>: Amount varies according to the age of the children and the family resources. Care for a child under 3 years of age: €204.19 maximum, €133.79 minimum. Care for a child aged more than 3 and less than 6: €102.11 max., €66.89 minimum.</li> <li>• Allowance for parent presence (<i>allocation de présence parentale, APP</i>): Paid to a parent with a seriously sick child who stops or reduces the professional activity. The amount depends on the remaining activity (€813.61, €406.82, €247.86) and is supplemented when the person taking care of the child is alone.</li> </ul>	<p>No special allowance.</p>	<p>Local authorities may subsidise the cost of day care for children in private homes, e.g. in the case of single parents. The vast majority of local authorities offer single parents subsidises so the payment for private day care is identical to the amount paid to playschools, which are run by the local authorities. These supplements are not means tested.</p>	<p>No special allowance.</p>	<p><b>2. Child care allowances</b></p>



Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Other benefits</b>					
<b>1. Birth and adoption grants</b>	<ul style="list-style-type: none"> <li>• CHF 2,100 (€ 1,445) at the birth of one child,</li> <li>• CHF 2,600 (€ 1,790) per child in the case of multiple births,</li> <li>• Birth grants (<i>Geburtszulagen</i>) are also paid in cases of adoption of a child under the age of 5.</li> </ul>	<p>Birth Grant (<i>allocation de naissance</i>) of totally €1,615.89 is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations.</p> <p>Maternity Allowance (<i>allocation de maternité</i>) is paid by the National Fund of Family Allowances (<i>caisse nationale des prestations familiales</i>) to women with no loss of income during their maternity leave (see Table IV "Maternity").</p>	No special benefit.	Maternity/Adoption Grant ( <i>engangsstønad ved fødsel/adopsjon</i> ) NOK 33,584 (€ 4,621) for each child, see Table IV "Maternity".	No special allowance.
<b>2. Child care allowances</b>	No special allowance.	No special allowance.	No special allowance.	<p>Monthly Cash Benefit for Parents with Small Children (<i>kontantstøtte</i>) to parents with children between 1 and 3 years. Conditions of residence in Norway (child and recipient) and of non-use or limited use of State subsidised day care centres (<i>barnehage</i>). 5 different rates of benefit varying according to the child's number of weekly hours in such a day care centre. Maximum rate (0 hours) NOK 3,000 (€ 413), minimum rate (25-32 hours) NOK 600 (€ 83).</p> <p>For single parent: Child Care Benefit (<i>stønad til barnetilsyn</i>) when the child must be looked after by someone else during working hours or training courses. Maximum for one child NOK 2,671 (€ 368), for two NOK 3,485 (€ 480), for three or more NOK 3,949 (€ 543). Can be drawn in addition to the Cash Benefit for Parents with Small Children (<i>kontantstøtte</i>) for parents with children between 1 and 3 years.</p>	No special allowance.

# Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No special allowance.	<p><i>Federal scheme:</i> No birth allowance.</p> <p><i>Cantonal schemes:</i> 10 cantons provide a birth allowance. This varies between CHF 600 (€413) and CHF 1,500 (€1,032) per birth, depending on the canton. 5 of these 10 cantons pay a welcome allowance for the child placed to be adopted.</p>	<p>A maternity grant (<i>äitiysavustus</i>) is granted to a pregnant woman resident in Finland, whose pregnancy has lasted at least 154 days and who has undergone a health examination.</p> <p>Mothers can choose between a maternity package containing child care items and cash benefits of €140. The benefit is awarded for each child born or adopted child under the age of 18. In case of multiple births (adoptions) an increased grant is paid.</p> <p>An adoption grant (<i>adoptiontuki</i>) is paid to cover expenses due to adoption from abroad. The amount varies €1,900 - €4,500 depending on the country.</p>	<p>No special allowance in case of birth. Allowance in case of adoption of a foreign child SEK 40,000 (€4,383).</p>	<p>Sure Start Maternity Grant: GBP 500 (€767) from the Social Fund. Available to those in receipt of income-related benefits (means-tested social assistance benefits) for each new baby expected, born or adopted.</p> <p>To qualify for a grant, claimants have to submit a certificate, signed by an approved health professional, confirming that advice has been given on pre-natal health and the health and welfare needs of the new baby.</p>	<p><b>Other benefits</b></p> <p><b>1. Birth and adoption grants</b></p>
No special allowance.	No special allowance.	<p>Child home care allowances (<i>lasten kotihoidon tuki</i>) for families who care for their children under the age of 3 at home or by other arrangement instead of using day care provided by municipalities. The allowance consists of: basic part €252.28, sibling increase €84.09 (if sibling under 3 years) or €50.46 (sibling 3-6 years) and means-tested supplement, maximum €168.19 per month.</p> <p>Private child care allowance (<i>lasten yksityisen hoidon tuki</i>) is paid when a family arranges the care of the child privately. The allowance is paid to the provider of care directly. The basic amount is €117.73 per month and per child. In addition a means-tested supplement can be paid of maximum of €134.55 per month and child.</p> <p>Partial child care allowance (<i>ositainen hoitoraha</i>) of €63.07 per month is paid to a parent who has a child under the age of 3 and who reduces working hours to maximum 30 hours a week.</p>	No special allowance.	<p>Help can be given with childcare as part of the Working Families' Tax Credit (WFTC). This is a payable tax credit paid to people in low-income work. In order to qualify for WFTC the claimant must:</p> <ul style="list-style-type: none"> <li>• normally work at least 16 hours a week;</li> <li>• have at least one dependent child for whom they are responsible;</li> <li>• have savings and capital of under GBP 8,000 (€12,270);</li> <li>• be present and 'ordinarily resident' in GB.</li> </ul>	<b>2. Child care allowances</b>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>3. Allowance for single parents</b>	No special allowance.	The general benefits are supplemented by DKK 1010 (€136) per quarter = DKK 336.66 (€45) per month and per child and by an additional allowance of DKK 1027 (€138) per quarter = DKK 342.33 (€46) per month and per household. Condition: Proof of single-parent situation once a year.	No special allowance, but see "Advance on maintenance payments".	Increase of the family allowances of €3.67 for each child if parent is widow/er, invalid or soldier as long as survivor's pension does not exceed a certain amount. This benefit is paid without regard to sex of the single parent.	<b>3. Allowance for single parents</b>
<b>4. Special allowances for handicapped children</b>	Supplementary allowance for handicapped children under the age of 21 with a 66% disability equal per month and per child to: <ul style="list-style-type: none"> <li>• €326.65 if the child obtains 0, 1, 2 or 3 points of autonomy (<i>points d'autonomie/punten van zelfstandigheid</i>);</li> <li>• €357.56 if the child obtains 4, 5 or 6 points of autonomy;</li> <li>• €382.23 if the child obtains 7, 8 or 9 points of autonomy.</li> </ul>	Income replacement benefit for domiciliary care of a handicapped child.	No special allowance.	Allowance for parent of handicapped child: €3.67 per month.	<b>4. Special allowances for handicapped children</b>

## Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>No special allowance.</p>	<p>Single Parent Allowance (<i>allocation de parent isolé, API</i>): Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy. Monthly amount: € 521.52 plus € 173.84 per child. The allowance is equal to the difference between this amount and the beneficiary's income.</p> <p>Maintenance allowance (<i>allocation de soutien familial</i>): Children who are not acknowledged by either parent or whose father or mother do not fulfil the obligation to pay maintenance, based on income. € 78.23 per month per child.</p>	<p>One Parent Family Payment is available as a separate and specific means-tested scheme (see table XI):                      Claimant:                      € 124.80 max. per week.                      Supplement:                      € 19.30 per week for each child.</p>	<p>Single parent allowance (<i>mæðralaun</i>) may be paid to single parent who maintain their children, under 18 years of age and are resident in Iceland. The annual allowance for 2 children, ISK 52,692 (€ 623), the annual allowance for 3 or more children, ISK 137,004 (€ 1,619).</p>	<p>Increased family allowance if lone parent with a child.</p>	<p><b>3. Allowance for single parents</b></p>
<p>€ 48.47 per month for each child under 18 with a disability of at least 33%.</p> <p>€ 251 per month for each child over 18 and with a disability of at least 65%.</p> <p>€ 376.50 per month if disability is at least 75% and assistance is required.</p>	<p>Special education allowance (<i>allocation d'éducation spéciale, AES</i>) for persons with a 50% or more handicap, up to 20 years: € 111.26 per month. The payment is not subject to a means test.</p> <p>Supplement for children is established according to the use of a third person and/or to the amount of expenses incurred by the state of health of the child. There are six supplements to the allowance, the amount of which vary between € 83.44 and € 930.06 per month.</p>	<p>€ 164 per month in respect of children up to 16 years living at home (Domiciliary Care Allowance). See Table XII "Long-term care".</p>	<p>Home care allowance (<i>umönnunargreiðslur</i>) may be paid to persons responsible for the maintenance of disabled or chronically sick children staying at home or hospitalised up to the amount of ISK 79,960 (€ 945) per month.</p>	<p>If one family member is handicapped, the ceiling of the family income is increased by € 7,230 per year.</p>	<p><b>4. Special allowances for handicapped children</b></p>

Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Allowance for single parents</b>	Additional monthly Single Parent Allowance ( <i>Alleinerziehendenzulage</i> ) of CHF 100 (€69) per child.	No special allowance.	No special allowance.	<ul style="list-style-type: none"> <li>• Child benefit for one more child than the single parent actually has. One extra infant supplement if child or children between 0 and 3, when in receipt of a full transitional benefit.</li> <li>• Transitional benefit (<i>overgangsstonad</i>) of 1.85 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 100,215 (€13,790) for 3 years, or for up to 5 when under training to qualify for work. The benefit is reduced by 40% of income from work exceeding ½ of the Basic Amount. Recovery of the benefit in child support payments exceeding the rate of advance maintenance payment (<i>bidragsforskott</i>). The recovery is limited to 70% of the exceeding.</li> <li>• Education benefit (<i>utdanningsstønad</i>) when education or vocational training are needed to get a job.</li> </ul>	<p>Child benefit (<i>Familienbeihilfe</i>): No special benefit.</p> <p>Child-raising allowance (<i>Kinderbetreuungsgeld</i>): Single parents and families living on low incomes are granted a supplement of €6.06 per day, which must be refunded (by the other parent).</p> <p>Tax credit for single parents (<i>Alleinerzieherabsetzbetrag</i>): annual tax reduction of €364.</p>
<b>4. Special allowances for handicapped children</b>	No special allowance.	<p>Supplementary allowance of €172.36 for each child under 18 with an insufficiency or permanent reduction of at least 50% of physical or mental ability by comparison with that of a child of the same age.</p> <p>Maintenance without an age limit if the child is unable to care for itself unless in receipt of a benefit from the national solidarity fund or another social security body.</p>	<p>See "Monthly amounts" above.</p> <p>Invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see Table V "Invalidity").</p> <p>Further, people who take care at home of a handicapped child in the age of 3-18 can obtain compensation under the Regulation TOG.</p>	No special allowance.	<p>In addition to the general Child benefit (<i>Familienbeihilfe</i>) the increased child benefit (<i>erhöhte Familienbeihilfe</i>) of €138.30 will be granted for severely handicapped children per month. A child is deemed severely handicapped when the degree of disability is at least 50% or in the event of permanent earning incapacity.</p> <p>If the earning incapacity occurred before the completion of age 21 or during a later vocational training, however, before the age of 27, Child benefit and increased child benefit will be granted to an unlimited extent.</p>

## Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>No special allowance.</p>	<p>No special allowance.</p>	<p>The Child Allowance (<i>lapsilisä</i>) is supplemented by €33.60 for each child of a single parent.</p>	<p>See "Advance on maintenance payments" below.</p>	<p>The higher rate of benefit for lone parents was withdrawn for new claims from June 1998 but a few residual claims remain in payment.</p>	<p><b>3. Allowance for single parents</b></p>
<ul style="list-style-type: none"> <li>• Supplement to Child Benefit for handicapped children (<i>bonificação, por deficiência, do subsídio familiar a crianças e jovens</i>): descendants up to 24 years of age: <ul style="list-style-type: none"> <li>for children up to 14: €49.81</li> <li>between 14 and 18: €72.55</li> <li>between 18 and 24: €97.12</li> </ul> </li> <li>• Monthly life annuity (<i>subsídio mensal vitalício</i>) for the same persons, older than 24 years: <ul style="list-style-type: none"> <li>Up to 70 years of age: €156.97</li> <li>70 years or more: €170.14</li> </ul>                     including the extraordinary supplement for solidarity (see Table XI).                 </li> <li>• Special education allowance (<i>subsídio de educação especial</i>): descendants up to 24 of age. Variable amount.</li> <li>• Allowance for assistance by a third party (<i>subsídio por assistência de terceira pessoa</i>): €71.90 per month.</li> </ul>	<p>One canton pays a special allowance.</p>	<p>Child care allowance for care of severely disabled and chronically ill children under 16. The benefit is graded into 3 classes depending on the degree of strain on the family: €76.87, €179.37 or €333.12 per month.</p>	<p>See V "Invalidity".</p>	<p>See Table V "Invalidity" (Disability Living Allowance).</p>	<p><b>4. Special allowances for handicapped children</b></p>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>5. Advance on maintenance payments</b>	No special allowance.	Benefit corresponding to the "normal" alimony of DKK 4,992 (€672) per 6 months.	The Advance Payment of Maintenance Act ( <i>Unterhaltsvorschussgesetz</i> ) guarantees a minimum maintenance for children under the age of 12 living in a single parent household and being resident in Germany or normally residing there, for a maximum of six years, if maintenance is not paid by the other parent. Maintenance benefit is up to a maximum of € 151 in the old <i>Länder</i> , € 134 in the new <i>Länder</i> .	No special allowance.	<b>5. Advance on maintenance payments</b>

## Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
No special allowance.	Payment as an advance of the maintenance allowance. The Child benefit Office ( <i>Caisse d'allocations familiales</i> ) can get the paid amounts back from the indebted parent. Maximum amount: €78.23 monthly.	Not applicable.	A parent who has obtained an official decree for an award in respect to the maintenance of his children may turn to the State Social Security Institute ( <i>Tryggingastofnun ríkisins</i> ) and collect the same maximum amount as the rate of a Child pension ( <i>barnalífeyrir</i> ) from the State Social Security Institute. The Institute sends the Municipal Alimony Collection Centre a notification of the payment and the MAC reimburses the State Social Security Institute for the payments on a monthly basis as the collection permits.	No special allowance.	<b>5. Advance on maintenance payments</b>



Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Advance on maintenance payments</b>	<p>No specific regulation in the Family Allowances Act (<i>Gesetz über die Familienzulagen</i>).</p> <p>Under the Act of 21 June 1989 on the alimony advance (<i>Unterhaltsvorschussgesetz</i>), the dependant children residing in Liechtenstein are entitled to an advance, if an enforcement has vainly occurred, because of the non payment of the current alimony (there are more different other conditions).</p>	<p>Any alimony due to the partner, an ancestry or a descendant is paid on request and under certain conditions by the national solidarity fund and recovered by it.</p>	<p>No special allowance.</p>	<p>Advance maintenance payment (<i>bidragsforskott</i>) of NOK 1,180 (€162) a month in case no child support is paid by the other parent.</p>	<p>An advance on maintenance payments is granted to Austrian or stateless children under 18 normally residing in Austria if there is an executory title for the entitlement to an advance on maintenance payments and if an enforceable decision to retrieve a due sum during the past 6 months is not fulfilled.</p>

## Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>No special allowance.</p>	<p>All cantons have a system for advancing support payments.</p>	<p>Maintenance allowance for children (<i>elatusuki</i>): If parenthood has not been established or the mother or father does not fulfil the obligation to pay maintenance, the single parent is paid a maintenance allowance of € 113 per month.</p>	<p>Single parents are guaranteed SEK 1,173 (€ 129) monthly either from child support payments from the other parent or advanced maintenance allowance from the state.</p>	<p>Child Support Act 1991 lays down the procedures for obtaining maintenance in the United Kingdom.</p> <p>A claimant of Income Support (IS) or Income-Based Jobseekers Allowance (JSA), who claims for children of a non-resident parent, is required to apply for child support maintenance. Any maintenance received is deducted from means-tested social assistance benefits. Claimants are paid benefit pending their claim for maintenance, but any benefit paid is deducted from it before payment. Child support maintenance can be paid either direct to the claimant or through the Child Support Agency (CSA) if the CSA agree this is appropriate.</p> <p>A person who is liable to maintain a claimant and/or their children can be prosecuted if they fail to do so. A prior agreement between separating partners not to ask for maintenance is not a bar to an order for maintenance being made by a magistrate, although all the circumstances should be taken into account.</p> <p>The Child Support Agency (CSA) has a rigid formula for calculating child support maintenance, but departures from the formula are allowed in certain circumstances. There is more flexibility about how much a former spouse should pay for the other partner.</p> <p>Some provisions of the Act also affect people who have signed an undertaking to maintain people who have come to the UK from abroad.</p>	<p><b>5. Advance on maintenance payments</b></p>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>6. Other allowances</b>	No other allowances.	Special allowance for parents still studying: an allowance of DKK 5,300 (€714) per year, paid by quarter for each studying parent, but only one for each child.	<ul style="list-style-type: none"> <li>• For births from 1.1.1992 onwards the Child-raising allowance (<i>Erziehungsgeld</i>) is treated separately from Child-raising leave (<i>Erziehungsurlaub</i>). Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child.</li> <li>• A housing allowance (<i>Wohngeld</i>) is paid to a lodger or owner in own dwelling if housing costs are too onerous.</li> </ul>	<ul style="list-style-type: none"> <li>• Benefits for mothers who are not working or who are married to a soldier or to a prisoner.</li> <li>• Benefits for Greek emigrants coming back to Greece.</li> </ul>	<b>6. Other allowances</b>
<b>Special cases:</b> <b>1. Unemployed persons</b>	Unemployed persons, for which the unemployment benefit is the main income of the household, are entitled from 7th month of unemployment to normal family benefits (including age supplements) plus the following supplements: 1st child: € 36.96 2nd child: € 22.91 3rd and each subsequent: € 4.02	Normal family benefits, see above.	Normal family benefits.	Normal benefits if 50 days of work in preceding year. Normal benefits for persons who receive unemployment benefits for two months at least, persons who are unable to work for 2 months continually, women who did not work for 2 months because of maternity leave.	<b>Special cases:</b> <b>1. Unemployed persons</b>

# Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>Multiple birth grant for two or more children. The amount varies:</p> <ul style="list-style-type: none"> <li>• 2 children: € 1,768.80</li> <li>• 3 children: € 3,537.60</li> <li>• 4 or more: € 5,306.40</li> </ul>	<p>New School Year Allowance (<i>allocation de rentrée scolaire</i>) for children aged 6 - 18: Lump sum of €254.57 with means test.</p> <p>Family supplement (<i>complément familial</i>) with means test: € 144.81 for families having at least 3 children over 3 years or under 21 years.</p> <p>Housing allowance (<i>allocation de logement</i>): Allowances for those receiving one of the various forms of family allowances. The allowance is calculated taking into account the expenses for rent (within the upper limit), the family's situation, and the beneficiary's resources. It can be increased for beneficiaries with low incomes.</p>	<p>Family Income Supplements (FIS): Weekly cash allowances to help families on low pay with children.</p> <p><i>Main conditions:</i></p> <ul style="list-style-type: none"> <li>• Must be working for at least 19 hours per week (hours worked by a partner can be added);</li> <li>• Must have at least one qualified child up to age 18 or between 18 and 22 if in full time education;</li> <li>• Average weekly income must be below a fixed amount for the family size. FIS is also available to lone parents.</li> </ul> <p><i>Calculation of benefit:</i> The amount of FIS payable is 60% of the difference between the family income (net of PRSI and net of Income Tax) and the income limit applicable to that family size.</p>	<p>A single flat-rate child pension with respect to education (<i>barnalífeyrir vegna skólanáms</i>) ISK 15,076 (€ 178) per month may be paid to a youth aged 18-20 who is engaged in studies or vocational training if either one or both parents are deceased or one or both parents are old-age or invalidity pensioners.</p> <p>Means-tested housing allowances (<i>húsaleigubætur</i>) are available from local communities up to ISK 35,000 (€ 414) per month. Taken into account: Family size, income and cost of housing.</p>	<p>No other allowances.</p>	<p><b>6. Other allowances</b></p>
<p>Normal family benefits.</p>	<p>Normal family benefits.</p>	<p>Normal family benefits.</p>	<p>See table X "Unemployment".</p>	<p>Normal family benefits.</p>	<p><b>Special cases:</b></p> <p><b>1. Unemployed persons</b></p>

Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>6. Other allowances</b>	Compensation of differences: if a claim to family allowances of other States exists and the supplements in Liechtenstein would be higher, the difference will be paid out as compensation (national law makes residency a condition).	Parental leave ( <i>cong� parental</i> ): a 6 month parental leave is granted when a person leaves her/his professional activity to educate a child aged less than 5. Guarantee of re-employment. Compensation of �1,651.38 monthly. New School Year Allowance ( <i>allocation de rentr�e scolaire</i> ) for children over 6 years: • For a group of one child: 6 - 11 years: �105.07 12 years and more: �150.13 • For a group of two children (amount per child): 6 - 11 years: �180.17 12 years and more: �225.17 • For a group of three or more children (amount per child): 6 - 11 years: �255.20 12 years and more: �300.26	No other allowances.	Means-tested housing support ( <i>bo-st�tte</i> ) available to low income families and pensioners.	Accommodation and housing allowances according to the Social Assistance ( <i>Sozialhilfe</i> ) Acts of the <i>L�nder</i> . Examination of need at the lower level (family members increase the allowance).
<b>Special cases:</b> <b>1. Unemployed persons</b>	No special regulations in the Family Allowances Act ( <i>Gesetz �ber die Familienzulagen</i> ). See also Table X "Unemployment".	Normal family benefits.	Normal family benefits.	See table X "Unemployment".	General family allowances.



Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>2. Pensioners</b>	<p>Pensioners obtain the same supplements to the family allowances as unemployed persons.</p> <p>Workers who are recognised as being unable to work or women workers on maternity leave as from the 7th month of disability and eventual maternity leave, or who are disabled and on eventual maternity leave, are entitled to the following supplements to the family allowances:</p> <p>1st child: € 79.53 2nd child: € 22.91 3rd and each subsequent: € 4.02</p>	<p><i>Benefit for pensioners with the exception of the beneficiaries of invalidity pensions granted after 1 January 2003:</i></p> <p>Special allowances of DKK 2,910 (€ 392) per quarter = DKK 970 (€ 131) per month for each child when both parents are pensioners. When one of the parents is pensioner, the special additional allowance is of DKK 2,496 (€ 336) per quarter and of DKK 832 (€ 112) per month. Reduction (see above, variation with income).</p> <p>When both parents are pensioners, the benefits are supplemented by DKK 1010 (€ 136) per quarter for each child = DKK 336.66 (€ 45) per month.</p>	Normal family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).	<b>2. Pensioners</b>
<b>3. Orphans</b>	<p>Orphan's allowance (<i>allocations d'orphelins/wezenbijslag</i>): € 278.93 for each child. Supplement according to age.</p>	<p>Special additional allowance of DKK 2,910 (€ 392) per quarter for each motherless or fatherless child = DKK 970 (€ 131) per month.</p> <p>Special additional allowance for each motherless and fatherless child: Amount is raised to DKK 5,820 (€ 784) per quarter and child = DKK 1,940 (€ 261) per month.</p>	Normal family allowances.	See Table VII "Survivors". Person who has dependant orphans: Increase of € 3.67 per month.	<b>3. Orphans</b>
<b>Adjustment</b>	Family benefits rates are related to the fluctuations of the consumer price index.	Once a year according to the adjustment rate ( <i>satsreguleringsprocenten</i> ).	Benefits are adjusted according to the law at irregular intervals.	On the proposal of the Administrative Council of the Office for Employment (O.A.E.D.), charged to deliver the benefits, the Minister for Labour and Social Security decides whether adjusting or not the family benefits rate for the reference year.	<b>Adjustment</b>

## Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>Recipients of pensions are entitled to family benefits.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p>See table VI "Old- age".</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<b>2. Pensioners</b>
<p>Normal family benefits.</p>	<p>Maintenance allowance (<i>allocation de soutien familial</i>):</p> <ul style="list-style-type: none"> <li>• € 104.30 per month for motherless and fatherless child.</li> <li>• € 78.23 per month if child is raised by a single parent.</li> </ul>	<p>Family allowances can be cumulated with orphans' benefits. See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".</p>	<p>See table VII "Survivors".</p>	<p>None.</p>	<b>3. Orphans</b>
<p>No automatic adjustment of the benefits provided by law.</p>	<p>Adjustment at least once a year following at minimum the price evolution.</p>	<p>Not applicable.</p>	<ul style="list-style-type: none"> <li>• Child benefit (<i>barnabætur</i>): Once every year, by a change in the law.</li> <li>• Child care allowances: Decision of local authorities.</li> <li>• Means-tested housing allowances (<i>húsaleigubætur</i>): Decision of local authorities.</li> <li>• Other allowances mentioned in this table: Adjusted annually in accordance with the current State Budget.</li> </ul>	<p>Automatic adjustment linked to the variations of cost of living.</p>	<b>Adjustment</b>



Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Pensioners</b>	No special regulations in the Family Allowances Act ( <i>Gesetz über die Familienzulagen</i> ). See also Table V "Invalidity" and Table VI "Old Age" (on child pension).	Normal family benefits.	Recipients of pensions are entitled to family allowances.	See table VI "Old-Age".	General family allowances.
<b>3. Orphans</b>	Orphans who have lost both parents and have not completed their 18 <sup>th</sup> year are also entitled to child benefit ( <i>Kinderzulagen</i> ) if: <ul style="list-style-type: none"> <li>• they live in Liechtenstein,</li> <li>• they can receive no support from the spouse and</li> <li>• no one else will grant children's supplements for them.</li> </ul>	Normal family benefits.	<ul style="list-style-type: none"> <li>• Fatherless or motherless children: Normal allowances. See also Table VII "Survivors".</li> <li>• Fatherless and motherless children under the general insurance scheme for survivors; also holiday benefits: See Table VII "Survivors".</li> </ul>	See table VII "Survivors".	General family allowances.
<b>Adjustment</b>	No automatic adjustment of the benefits provided by law. Practically, it is executed at regular intervals by the Parliament.	Automatic indexation according to the price evolution every time the index number varies of 2.5% with regard to the previous expiring quotation.	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Advance maintenance payment ( <i>bidragforskott</i> ) is annually adjusted according to the consumer price index, with effect from 1 <sup>st</sup> of June. Education benefit ( <i>utdanningsstønad</i> ) varies with the expenses it covers. The adjustment of the transitional benefit ( <i>overgangsstønad</i> ) is linked to the annual adjustment of the Basic Amount ( <i>Grunnbeløpet</i> ). The other benefits are fixed directly independent of the Basic Amount, as part of the regular budgetary process.	Child benefit ( <i>Familienbeihilfe</i> ): No adjustment. Child-raising allowance ( <i>Kinderbetreuungsgeld</i> ): No adjustment.

## Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Recipients of pensions are entitled to family allowances.</p>	<p>Child pensions provided by the 1<sup>st</sup> and 2<sup>nd</sup> pillars (see tables V "Invalidity" and VI "Old-age").</p>	<p>See table VI "Old-age".</p>	<p>No special regulations.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p><b>2. Pensioners</b></p>
<p>Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).</p>	<p>Orphan's pensions provided by the 1<sup>st</sup> and 2<sup>nd</sup> pillars and by accident insurance (see tables VII "Survivors" and VIII "Employment injuries and occupational diseases").</p>	<p>See table VII "Survivors".</p>	<p>No special regulations.</p>	<p>Guardian's Allowance (GA) payable in addition to Child Benefit for orphans, or in certain limited circumstances where only one parent is dead. Rate GBP 11.35 (€17) a week or GBP 9.70 (€15) where higher rate of child benefit for eldest child is in payment.</p>	<p><b>3. Orphans</b></p>
<p>Once a year, increase following a governmental decision.</p>	<p><i>Federal scheme:</i> Regular adjustment to the economic changes and to the development of allowances set by cantonal laws on family allowances. <i>Cantonal schemes:</i> In almost all cantons, no automatic adjustment.</p>	<p>Child care allowance for disabled children and maintenance allowance (<i>elatuslaki</i>) are yearly adjusted according to cost of living index. Child allowance (<i>lapsilisä</i>), Child home care allowance (<i>lasten kotihoidon tuki</i>), and maternity grant (<i>äitiysavustus</i>) may be adjusted by the Council of State.</p>	<p>Adjustments according to parliamentary decision.</p>	<p>Adjustment by legislation annually, usually in line with movements in prices.</p>	<p><b>Adjustment</b></p>

Table IX

## Family benefits

	Belgium	Denmark	Germany	Greece	
<b>Taxation and social contributions</b>	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation (regardless of progression).	Benefits are generally subject to taxation. Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	<b>Taxation and social contributions</b>
<b>1. Taxation of cash benefits</b>					<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	Not applicable.	Not applicable.	Not applicable.	Tax is levied on benefits where total annual income exceeds the €10,000 ceiling. Increased ceiling according to the number of children: 1 child: €1,000 2 children: €2,000 3 children: €10,000 4 children: €11,000	<b>2. Limit of income for tax relief or tax reduction</b>
<b>3. Social security contributions from benefits</b>	No contributions.	No contributions.	No contributions.	No contributions.	<b>3. Social security contributions from benefits</b>

## Family benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
Benefits are subject to taxation.	Family benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are liable to taxation. General family benefits are granted as a tax reduction and are therefore not liable to taxation as such.	Benefits are not subject to taxation.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>
The limit varies annually according to the incomes and family circumstances.	Not applicable.	Not applicable.	General taxation rules. The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€9,565). All individual tax-payers are entitled to a personal tax credit ( <i>persónuafsláttur</i> ) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€3,686) for the assessment year 2002 (income year 2001).	Not applicable.	<b>2. Limit of income for tax relief or tax reduction</b>
No contributions.	Benefits are subject to the contribution for the repayment of the social debt ( <i>contribution pour le remboursement de la dette sociale, CRDS</i> ) at a rate of 0.5%. Excepted are the private child care allowance, the child home care allowance, the single parent allowance, and the special education allowance.	No contributions.	No contributions.	No contributions.	<b>3. Social security contributions from benefits</b>

Table IX

## Family benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>	<p>Family benefits are not subject to taxation.</p> <p>Advances on the alimony are part of the taxable income.</p>	Benefits are not subject to taxation.	Benefits are not subject to taxation.	<p>Family benefits are generally not subject to taxation.</p> <p>The exceptions are transitional benefit (<i>overgangsstønad</i>) and advance maintenance payment (<i>bidragsforskott</i>), which are taxable in principle, see above. Due to tax limitation provisions, tax will in practice only be levied when such benefits are combined with other income.</p>	Benefits are not subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	<p>Family benefits are not subject to taxation.</p> <p>Advances on the alimony are taxable as any other income.</p>	Not applicable.	Not applicable.	None.	Not applicable.
<b>3. Social security contributions from benefits</b>	No contributions.	No contributions.	No contributions.	<p>Generally family benefits do not entail liability for social security contributions.</p> <p>The exception is transitional benefit (<i>overgangsstønad</i>) from which a low rate contribution (3%) may be due when the transitional benefit is combined with other taxable income, see above.</p>	No contributions.

# Family benefits

Table IX

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Benefits are not subject to taxation.	Benefits are subject to taxation.	<p>Child allowance (<i>lapsilisä</i>), maternity grants (<i>äitiysavustus</i>), adoption grant (<i>adoptiotuki</i>), maintenance allowances (<i>elatuslaki</i>) and special allowances for handicapped children are not subject to taxation.</p> <p>The child home care allowance (<i>lasten kotihoidon tuki</i>) and the partial child care allowance (<i>osittainen hoitoraha</i>) are subject to taxation.</p> <p>The private child care allowance (<i>lasten yksityisen hoidon tuki</i>) is not taxable income for the families, but the provider of care is taxed as for income.</p>	Benefits are not subject to taxation.	Child benefit, Guardians Allowance and Working Families Tax Credit are not taxable.	<b>Taxation and social contributions</b>
Not applicable; Benefits are not subject to taxation.	<p>Taxation depends on the annual income of the individual or family.</p> <p>Lower threshold for taxation:</p> <ul style="list-style-type: none"> <li>• Single persons: from CHF 1,483 (€ 1,021) to CHF 18,852 (€ 12,976) depending on the canton/ federal tax: CHF 20,102 (€ 13,837).</li> <li>• Married couple without children: from CHF 7,425 (€ 5,111) to CHF 26,005 (€ 17,900) depending on the canton/ federal tax: CHF 32,508 (€ 22,376).</li> <li>• Married couple with two children: from CHF 15,000 (€ 10,325) to CHF 38,031 (€ 26,178) depending on the canton/ federal tax: CHF 45,662 (€ 31,430).</li> </ul>	No tax reductions.	Not applicable.	Not applicable.	<b>1. Taxation of cash benefits</b>
No contributions.	Family allowances are included in the insured salary under the Law on Accident Insurance.	No contributions.	No contributions.	No contributions.	<b>2. Limit of income for tax relief or tax reduction</b>
					<b>3. Social security contributions from benefits</b>



- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment**
- XI Guaranteeing sufficient resources
- XII Long-term care



Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	Royal Order of 25 November 1991 with regulations concerning unemployment (Belgian Monitor of 31.12.1991). Ministerial order concerning the schemes of application of unemployment regulations (Belgian Monitor of 25.1.1992).	Law of 24 March 1970, as amended.	Social Code ( <i>Sozialgesetzbuch</i> ), Book III, from 24 March 1997, recently amended by the law of 23 July 2002.	Statutory Order No. 2961/1954. Law No. 1545/1985. Law No. 1892/1990.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	Unemployment insurance ( <i>assurance-chômage/werkloosheidsverzekering</i> ) compulsory scheme.	Optional insurance.	Unemployment insurance ( <i>Arbeitslosenversicherung</i> ): contribution financed compulsory social insurance scheme. Unemployment assistance ( <i>Arbeitslosenhilfe</i> ): tax financed social assistance scheme (following the unemployment insurance).	Insurance.	<b>Basic principles</b>

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p>Royal Decree No. 625/85 of 2 April 1985.</p> <p>Legislative Royal Decree No. 1/94 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree-Law No. 5/99 of 9 April 1999 revising article 206.2 of the amended version of the Social Security General Act.</p> <p>Law No. 36/99 of 18 October 1999.</p>	<p>Unemployment insurance (<i>assurance chômage</i>):</p> <p>Art. L. 351-3 to L. 351-8 of Labour Code (<i>Code du travail</i>);</p> <p>Agreement of 31 December 1958.</p> <p>Agreement of 1 January 2001.</p> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <p>Art. L. 351-9 and L. 351-10 of Labour Code (<i>Code du travail</i>).</p>	<p>Social Welfare Consolidation Act 1993, as amended.</p>	<p>Unemployment Insurance Act (<i>Lög um atvinnuleysisstryggingar</i>) No. 12/1997 of March 1997 with later amendments.</p> <p>Act on Unemployment Insurance for self-employed workers (<i>Lög um Tryggingasjóð sjálfstætt starfandi einstaklinga</i>) No. 46/1997 of May 1997 with later amendments</p>	<p><i>Total unemployment:</i></p> <p>Law No. 427 of 6 August 1975.</p> <p>Law No. 160 of 20 May 1988.</p> <p>Law No. 223 of 23 July 1991.</p> <p><i>Part time unemployment:</i></p> <p>Law No. 223 of 23 July 1991.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees and assimilated groups with contribution-related cash benefits (only in insurance scheme).</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Compulsory social insurance scheme for employees with earnings-related benefits.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Mixed scheme. Benefits paid under conditions of previous activity and means test.</p>	<p><i>Insurance:</i></p> <p>Compulsory social insurance scheme for employees.</p> <p><i>Assistance:</i></p> <p>Tax financed scheme for all residents.</p>	<p>Compulsory insurance for gainfully employed persons guaranteeing flat-rate per diem unemployment benefit (<i>atvinnuleysisdagpeningar</i>) for unemployed persons actively seeking work.</p>	<p>Economic benefits related to the unintentional unemployment situation (redundancy):</p> <p><i>Full unemployment:</i></p> <ul style="list-style-type: none"> <li>• Ordinary unemployment benefit (<i>indennità ordinaria di disoccupazione</i>).</li> <li>• Special unemployment benefit (<i>trattamenti speciali di disoccupazione</i>).</li> <li>• Mobility allowance (<i>indennità di mobilità</i>).</li> </ul> <p><i>Part time unemployment:</i></p> <ul style="list-style-type: none"> <li>• Ordinary earnings supplement (<i>Cassa integrazione guadagni ordinaria</i>).</li> <li>• Extraordinary earnings supplement (<i>Cassa integrazione guadagni straordinaria</i>).</li> </ul>	<p><b>Basic principles</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	Unemployment Insurance Act ( <i>Gesetz über die Arbeitslosenversicherung</i> ), LGBI. 1969 No. 41. The act is in force in its modified version.	Law of 30 June 1976, amended by Law of 12 May 1987.	Unemployment Benefit Act ( <i>Werkloosheidswet, WW</i> ).	National Insurance Act ( <i>folketrygdloven</i> ) of 28 February 1997, Chapter 4, as amended.	Unemployment Insurance Act ( <i>Arbeitslosenversicherungsgesetz, ALVG</i> ) of 14 November 1977 with amendments. Special Support Act ( <i>Sonderunterstützungsgesetz, SUG</i> ) of 30 November 1973 with amendments.
<b>Basic principles</b>	Compulsory unemployment insurance scheme ( <i>Arbeitslosenversicherung</i> ) for employees against the risks of: <ul style="list-style-type: none"> <li>• total unemployment (<i>Ganzarbeitslosigkeit</i>)</li> <li>• short-time work (<i>Kurzarbeit</i>)</li> <li>• insolvency of the employer.</li> </ul> Integration measures in case of total unemployment.	Unemployment allowance scheme.	Insurance comprising: <ul style="list-style-type: none"> <li>• Short-term benefit (<i>kortdurende uitkering</i>)</li> <li>• Salary-related benefit (<i>loongerelateerde uitkering</i>)</li> <li>• Follow-up benefit (<i>vervolguitkering</i>).</li> </ul>	Compulsory earnings-related part of the National Insurance Scheme ( <i>folketrygden</i> ), designed to compensate for the loss of earnings from work and contribute to making the unemployed better qualified for the job market.	Compulsory social protection system for all employees and assimilated groups.

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Statutory Order 119/99 of 14.4.1999. Statutory Order 186-B/99 of 31.5.1999.</p>	<p>Federal Law on Compulsory Unemployment Insurance and Allowances in the cases of Insolvency of 25 June 1982 (<i>LACI</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>).</p>	<p>Unemployment Allowances Act (<i>Työttömyysturvalaki</i>) of 30 December 2002 and Unemployment Funds Act (<i>Työttömyyskassalaki</i>) of 24 August 1984, as amended. Act on Financing Unemployment Benefits (<i>Laki työttömyysetuuksien rahoituksesta</i>) of 24 July 1998. Labour Market Support Act (<i>Laki työmarkkinatuesta</i>) of 30 December 1993, as amended.</p>	<p>Unemployment Insurance Act (<i>Lag om arbetslöshetsförsäkring</i>) of 29 May 1997 and Regulation of 13 Nov. 1997. Act on Unemployment Insurance Funds of 29 May 1997 and Regulation of 13 Nov. 1997.</p>	<p>Jobseekers Act 1995.</p>	<p><b>Applicable statutory basis</b></p>
<p>Compulsory social insurance scheme for employees with benefits related to the registered earnings.</p>	<p>Compulsory insurance scheme for employees against the following risks:  <ul style="list-style-type: none"> <li>• Total unemployment;</li> <li>• Partial unemployment;</li> <li>• Insolvency of the employer.</li> </ul> Measures aimed at preventing and combating unemployment (labour market measures).</p>	<ul style="list-style-type: none"> <li>• Unemployment insurance provides either a basic unemployment allowance (<i>peruspäiväraha</i>) or an earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>) (optional insurance).</li> <li>• Partially unemployed persons are entitled to an adopted unemployment allowance.</li> <li>• Labour market support (<i>työmarkkinatuki</i>) is assistance for those jobseekers who have not worked previously or who have already been paid unemployment allowance for the maximum period.</li> </ul>	<p>From 1 Jan. 1998 Insurance only, consisting of 2 parts:  <ul style="list-style-type: none"> <li>• basic allowance (<i>grundförsäkring</i>) (replacing the unemployment assistance);</li> <li>• optional earnings-related benefit (<i>inkomstbortfallsförsäkring</i>).</li> </ul> </p>	<p>Contribution-based Jobseeker's Allowance (JSA): Compulsory social insurance scheme for all employed and some self employed persons. Benefits are flat rate. Income-based Jobseeker's Allowance: Social assistance scheme, tax financed and with means tested flat rate benefits.</p>	<p><b>Basic principles</b></p>

Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>Field of application</b>	<p>All employees covered by social security.</p> <p>Young persons who are unemployed following their training.</p>	<p>The following persons between the age of 18 and 63 may be admitted as members to an unemployment fund:</p> <ul style="list-style-type: none"> <li>• Salaried workers.</li> <li>• Persons having completed vocational training of at least 18 months and who register for the fund 2 weeks at the latest after having completed their education or training.</li> <li>• Conscripts.</li> <li>• Self-employed workers who practise a profession and their assisting spouse.</li> <li>• Persons holding a public office (e.g.: members of Parliament) or a municipal office.</li> </ul>	<p>All employees (= manual and white-collar workers and trainees including young handicapped persons).</p>	<ul style="list-style-type: none"> <li>• Employees who are insured against sickness with a social security institution.</li> <li>• Youngsters between 20 - 29 years of age who have never worked before.</li> </ul>	<b>Field of application</b>

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	Field of application
<p>Insurance: Employed workers included in a Social Security scheme which covers unemployment contingencies.</p> <p>Assistance: <i>Unemployed with family responsibilities:</i></p> <ul style="list-style-type: none"> <li>• who have exhausted their entitlement to contributory benefit;</li> <li>• who have no entitlement to contributory benefits but have paid contributions for at least 3 months.</li> </ul> <p><i>Unemployed without family responsibilities:</i></p> <ul style="list-style-type: none"> <li>• Over 45 years of age who have exhausted their entitlement to contributory benefits for at least 12 months;</li> <li>• who have no entitlement to contribution-related allowances but have paid contributions for at least 6 months.</li> </ul> <p><i>Other groups:</i></p> <ul style="list-style-type: none"> <li>• Unemployed over 52 years of age fulfilling all conditions for retirement pension except the age required;</li> <li>• emigrant workers returning from abroad;</li> <li>• persons released from prison after serving a sentence during a continuous period of at least 6 months;</li> <li>• invalidity pension beneficiaries who cease receiving such a pension as a result of an improvement in their health condition and being recognised as capable for work.</li> </ul>	<p>Unemployment insurance (<i>assurance chômage</i>): All salaried workers except company managers.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Elderly unemployed having started working very early, and certain special groups (released prisoners, expatriated, repatriated, or stateless workers, political refugees, and asylum seekers, victims of industrial accidents or occupational diseases).</p>	<p><i>Insurance:</i> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Major exceptions: The self employed; civil and public servants recruited before 06.04.95; persons earning less than €38 per week.</p> <p><i>Assistance:</i> Persons aged 18 years and over.</p>	<p>Employees and self-employed persons.</p>	<p><i>Total Unemployment:</i></p> <ul style="list-style-type: none"> <li>• Ordinary unemployment benefit: All salaried workers.</li> <li>• Special unemployment benefit: Workers in the building industry.</li> <li>• Mobility allowance: All salaried workers (except in the building trade) who qualified for the extraordinary earnings supplement.</li> </ul> <p><i>Part time unemployment:</i> Exceptional allowance: Companies' workers in certain categories and areas who do not fulfil the conditions required for 1. Any company worker is entitled to an extraordinary earnings supplement (<i>Cassa integrazione guadagni straordinaria</i>) (see below, Partial unemployment, definition).</p> <p>Since 1 January 1999, no unemployment benefit when a worker intentionally leaves his work.</p>	

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Field of application</b>	All employees and apprentices.	<ul style="list-style-type: none"> <li>• Salaried workers.</li> <li>• Young persons, who are unemployed after their training.</li> <li>• Self-employed persons who have given up their trade and are in search of salaried employment.</li> </ul>	All employees under 65.	Employed workers under the age of 67 who are members of the National Insurance Scheme ( <i>folketrygden</i> ). Freelancers are considered as employed. Fishermen are covered even if they have status as self-employed (which they normally have).	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Participants of vocational rehabilitation.</li> </ul> <p>No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 309.38 per month.</p>

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	Field of application
<ul style="list-style-type: none"> <li>• All insured employees.</li> <li>• Entitled to invalidity pension in case that the benefit has been stopped because of ameliorated health conditions so that the entitled is considered capable to work.</li> </ul>	<p>All employees up to the age giving entitlement to a 1<sup>st</sup> pillar old-age pension.</p>	<p>Insurance:</p> <ul style="list-style-type: none"> <li>• Basic unemployment allowance (<i>peruspäiväraha</i>): Employees and self-employed persons aged 17 to 64.</li> <li>• Earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>): Employees and self-employed persons aged 17 to 64 who are members of an unemployment fund.</li> </ul> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>):</p> <ul style="list-style-type: none"> <li>• Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period.</li> <li>• Persons aged 17-24 are entitled during labour-market-measures (work tryout, apprenticeship, labour market training or rehabilitation).</li> </ul> <p>Otherwise not entitled are persons:</p> <ul style="list-style-type: none"> <li>• Aged 17, who have not completed a vocational training;</li> <li>• aged 18-24, who have refused labour-market-measures or who have not applied for training.</li> </ul>	<p>Basic allowance (<i>grundförsäkring</i>) is paid to persons aged 20 who</p> <ul style="list-style-type: none"> <li>• have not insured themselves against loss of income;</li> <li>• have not yet managed to fill the requirement of 12 months membership in the unemployment insurance fund;</li> <li>• fulfil the qualifying period (working condition) or</li> <li>• fulfil the student condition.</li> </ul> <p>Earnings-related benefit (<i>inkomstbortfallsförsäkring</i>) is paid to persons</p> <ul style="list-style-type: none"> <li>• who have insured themselves i.e. have joined an unemployment insurance fund, and</li> <li>• fulfil the membership and working conditions.</li> </ul>	<p>Contribution-based Jobseeker's Allowance:</p> <p>All employed persons, except married women who chose before April 1977 not to be insured.</p> <p>Income-based Jobseeker's Allowance:</p> <p>Unemployed people whose income from all sources is below a set minimum level.</p>	<p><b>Field of application</b></p>



**Table X**

**Unemployment**

**Belgium**

**Denmark**

**Germany**

**Greece**

**Total unemployment**

**1. Conditions**

· **Main conditions**

- To be without work and without earnings;
- To be fit for work;
- Registered for employment.

- To be unemployed involuntarily;
- To search actively for a place of employment;
- To have signed on at the employment office;
- To be suited for employment;
- To be available for the labour market.

- Unemployed, i.e. without work and looking for work
- To have personally registered at the employment exchange as unemployed.

- To be unemployed involuntarily;
- To be fit for work;
- To be registered at an employment exchange and to be at the disposal of the exchange.

**Total unemployment**

**1. Conditions**

· **Main conditions**

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• To have lost previous job involuntarily;</li> <li>• to be capable and willing to work;</li> <li>• to be at the disposal of the employment office;</li> <li>• to be affiliated to a social security scheme and to be an active contributor or in a situation treated as such;</li> <li>• to have covered the required contribution periods;</li> <li>• to be over 16 years of age and under ordinary retirement age for pension purposes, except the cases where the worker would not credit sufficient contributions.</li> </ul> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>• To be unemployed and registered at an employment office;</li> <li>• to be at the disposal of the employment office;</li> <li>• not having income from any other source exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect;</li> <li>• to be over 16 years of age and under ordinary retirement age for pension purposes, except the cases where the worker would not credit sufficient contributions;</li> <li>• to have exhausted the entitlement to contributory benefits or have involuntarily lost a job without crediting sufficient contributions in order to receive contributory benefits;</li> <li>• to have dependants (under certain circumstances);</li> <li>• others, according to the relevant allowance.</li> </ul>	<p>Unemployment insurance (<i>assurance chômage</i>):</p> <ul style="list-style-type: none"> <li>• Not to have left previous employment voluntary, without good cause;</li> <li>• not to be seasonally unemployed;</li> <li>• to be looking for work and physically able to work;</li> <li>• to be registered as jobseeker or participate in a training measure as part of a personalised action plan;</li> <li>• to be under the age of 60. However, if at this age the person concerned has not paid insurance contributions for long enough to justify receipt of the old-age pension at the full rate of 50%, the indemnity is maintained until the period is achieved, and at the latest up to the age of 65.</li> </ul> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <p>For the solidarity scheme, in addition:</p> <ul style="list-style-type: none"> <li>• Elderly unemployed: certain conditions of previous activity and of means (allowance equivalent to a substitution pension or to a pension supplement, <i>allocation équivalente retraite de remplacement ou de complément</i>);</li> <li>• special other groups: Means test (integration allowance, <i>allocation d'insertion</i>).</li> </ul>	<p><i>Insurance and Assistance:</i></p> <ul style="list-style-type: none"> <li>• To have registered as unemployed;</li> <li>• to be available for full time work;</li> <li>• to be capable of and genuinely seeking work.</li> </ul>	<ul style="list-style-type: none"> <li>• Residence in Iceland;</li> <li>• to be registered at the employment office;</li> <li>• to be actively seeking work;</li> <li>• to be available for the labour market.</li> </ul>	<p>The general condition is to have registered at the unemployment agency. For the <i>special unemployment benefit</i> it is to have been made redundant on grounds of cessation of activity, completion of work, cuts in personnel, recession etc.</p>	<p><b>Total unemployment</b></p> <p><b>1. Conditions</b></p> <ul style="list-style-type: none"> <li>• <b>Main conditions</b></li> </ul>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Total unemployment</b> <b>1. Conditions</b> · <b>Main conditions</b>	An unemployed person must <ul style="list-style-type: none"> <li>• be unemployed,</li> <li>• fulfil the minimum period of insurance (qualifying period),</li> <li>• have residency in Liechtenstein,</li> <li>• have suffered a credited loss of work,</li> <li>• be available for work,</li> <li>• fulfil control requirements.</li> </ul>	<ul style="list-style-type: none"> <li>• To be involuntarily unemployed,</li> <li>• to be fit to work,</li> <li>• to be available for work,</li> <li>• to have registered for employment,</li> <li>• to accept suitable employment offered.</li> </ul>	<ul style="list-style-type: none"> <li>• To be capable of and available for work.</li> <li>• To be registered at the employment exchange.</li> <li>• Not to have refused suitable employment.</li> </ul>	<ul style="list-style-type: none"> <li>• Suffer loss of income due to unemployment.</li> <li>• Register at an employment office (<i>arbeidskontor</i>) as a job seeker.</li> <li>• Have capacity for work.</li> <li>• Be available for any job or labour market measure.</li> </ul>	The unemployed person must <ul style="list-style-type: none"> <li>• be at the disposal of the job office,</li> <li>• be capable of work, willing to work and unemployed,</li> <li>• have completed the waiting period and</li> <li>• may not have exhausted the duration of benefit.</li> </ul>

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Unemployment insurance:</p> <ul style="list-style-type: none"> <li>• to be capable of and available for work;</li> <li>• to have registered at the employment office;</li> <li>• not to be in receipt of an invalidity or old-age pension.</li> </ul> <p>Unemployment assistance: Same conditions as above plus: To have exhausted entitlement to unemployment benefit or not to have completed the qualifying period required for unemployment benefit.</p>	<p>The insured person must:</p> <ul style="list-style-type: none"> <li>• Be unemployed;</li> <li>• Have suffered a recognised loss of a job;</li> <li>• Be domiciled in Switzerland;</li> <li>• Have completed compulsory schooling, have not yet reached the age giving entitlement to a 1<sup>st</sup> pillar old-age pension and not receive such a pension;</li> <li>• Comply with the conditions concerning the contribution period or be exempted from this requirement;</li> <li>• Be available for recruitment;</li> <li>• Comply with the control requirements.</li> </ul>	<p>Insurance:</p> <ul style="list-style-type: none"> <li>• To be resident;</li> <li>• to have registered at an employment office as unemployed;</li> <li>• to be looking for full-time work;</li> <li>• to be capable of work;</li> <li>• to be at disposal of the labour market.</li> </ul> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). As above and in several cases need for assistance.</p>	<ul style="list-style-type: none"> <li>• to be unemployed involuntarily;</li> <li>• to be registered at the employment office as a job-seeker;</li> <li>• to be fit for work and otherwise not prevented from taking a suitable work (at least 3 hours per day and at an average of at least 17 hours per week and continuously);</li> <li>• co-operate with the Employment service to build up an individual action plan;</li> <li>• actively seek for a suitable job.</li> </ul>	<p>Contribution-based Jobseeker's Allowance:</p> <ul style="list-style-type: none"> <li>• to be capable of work;</li> <li>• to be available for work;</li> <li>• to be actively seeking employment;</li> <li>• has entered into a jobseeker's agreement;</li> <li>• is not engaged in work for 16 or more hours a week;</li> <li>• is not a full-time student;</li> <li>• is under pensionable age;</li> <li>• is in Great Britain;</li> <li>• has met the contributory conditions, see further Determining factors;</li> <li>• is not engaged in a trade dispute.</li> </ul> <p>Income-based Jobseeker's Allowance: As above other than the contribution-based conditions but, in addition:</p> <ul style="list-style-type: none"> <li>• must not have savings in excess of GBP 8,000 (€ 12,270);</li> <li>• partner must not be working for more than 24 hours a week;</li> <li>• special rules may apply to claimants under 18 years old.</li> </ul>	<p><b>Total unemployment</b></p> <p><b>1. Conditions</b></p> <ul style="list-style-type: none"> <li>• <b>Main conditions</b></li> </ul>

Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
· <b>Qualifying period</b>	Period varies according to the age of the insured person between 312 working days during the previous 18 months, and 624 working days over the previous 36 months.	<ul style="list-style-type: none"> <li>• To have completed a minimum period of employment and insurance of 52 weeks during the 3 preceding years.</li> <li>• 1 year of insurance with fund.</li> </ul>	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>): The unemployed person must have been compulsorily insured for at least 12 months during the last 3 years.</p> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>): The unemployed person must have received unemployment benefit (<i>Arbeitslosengeld</i>) of the unemployment insurance during the last year, and must be in need.</p>	<ul style="list-style-type: none"> <li>• At least 125 days of work during the 14 months preceding job loss or, at least, 200 days of work during the 2 years preceding job loss.</li> <li>• For first time claimants, at least 80 days of work per year during the 2 previous years.</li> </ul>	· <b>Qualifying period</b>
· <b>Means test</b>	No means test.	No means test.	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>): Income from any part-time work (less than 15 hours per week) reduces entitlement to unemployment benefit (<i>Arbeitslosengeld</i>). Earnings up to 20% of the unemployment benefit or at least €165 are not taken into account. Other income or assets are neither taken into account.</p> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>): Means test.</p>	No means test.	· <b>Means test</b>

# Unemployment

Spain	France	Ireland	Iceland	Italy									
<p><i>Insurance:</i> Minimum contribution period: at least 360 days during the 6 years immediately preceding the statutory unemployment situation or the date when the obligation of making contributions ceases.</p> <p><i>Assistance:</i> Generally none, although certain unemployment allowances require a minimum contribution of 3 or 6 months.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): At least 6 months (182 days) insurance during the last 22 months preceding the unemployment.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• 39 weeks' contributions paid; and</li> <li>• 39 weeks' contributions paid or credited during the contribution year preceding the benefit year, or</li> <li>• 26 weeks' contributions paid in each of the two tax years preceding the benefit year.</li> </ul> <p><i>Assistance:</i> No qualifying period; means test.</p>	<p>10 weeks full time work during the last 12 months gives entitlement to minimum benefits. Full time work during the last 12 months gives entitlement to maximum benefits. Part time work reduces the benefits proportionally. In addition self-employed persons must have paid social security contribution (<i>tryggingagjald</i>) during the last 12 months before ceasing employment and becoming unemployed and must have paid income tax for at least 3 months. The unemployed must have been registered unemployed for 3 days continuously at the beginning of the period.</p>	<p><i>Ordinary unemployment benefit:</i> Two years of insurance and 52 weekly contributions during the last 2 years.</p> <p><i>Special unemployment benefit:</i> 10 monthly contributions of 43 weekly contributions during the last two years in the building industry.</p> <p><i>Mobility Allowance:</i> At least 12 months of insurance, of which at least 6 months of effective work.</p>	<p>· <b>Qualifying period</b></p>								
<p><i>Insurance:</i> No means test.</p> <p><i>Assistance:</i> Not having income from any source exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect.</p> <p>In those cases where having family responsibilities is required, the monthly income of the family unit divided by the number of the family members must not exceed 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect.</p>	<p>Unemployment assistance (<i>régime de solidarité</i>): Ceiling of monthly income:</p> <ul style="list-style-type: none"> <li>• Elderly unemployed                             <table style="margin-left: 20px; border: none;"> <tr> <td>single person</td> <td style="text-align: right;">€ 1,404.48</td> </tr> <tr> <td>couple</td> <td style="text-align: right;">€ 2,018.94</td> </tr> </table> </li> <li>• Other special categories: Integration allowance (<i>allocation d'insertion</i>):                             <table style="margin-left: 20px; border: none;"> <tr> <td>Single person</td> <td style="text-align: right;">€ 859.50</td> </tr> <tr> <td>couple</td> <td style="text-align: right;">€ 1,719.00</td> </tr> </table> </li> </ul>	single person	€ 1,404.48	couple	€ 2,018.94	Single person	€ 859.50	couple	€ 1,719.00	<p><i>Insurance:</i> No means test. <i>Assistance:</i> Insufficient resources.</p>	<p>No means test. See "Conditions" above.</p>	<p>No means test.</p>	<p>· <b>Means test</b></p>
single person	€ 1,404.48												
couple	€ 2,018.94												
Single person	€ 859.50												
couple	€ 1,719.00												

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Qualifying period</b>	6-month insurance period during the previous 2 years (qualifying period).	At least 26 weeks of employment during the last year.	Short-term benefit ( <i>kortdurende uitkering</i> ): At least 26 weeks of paid employment during the last 39 weeks (26-weeks condition). Salary-related benefit ( <i>loongerelateerde uitkering</i> ) and follow-up benefit ( <i>vervolguitkering</i> ): 26-weeks-condition and employment in at least 4 years during the last 5 years, in each of which a salary over 52 days was paid (4-out-of-5 condition).	Have had an income from work of at least 1.5 the Basic Amount ( <i>Grunnbeløpet</i> ) i.e. NOK 81,255 (€11,181) in the previous calendar year, or an average per year of at least the Basic Amount of NOK 54,170 (€7,454) over the last 3 calendar years.	52 weeks of insurance periods within the last 24 months. 26 weeks within the last 12 months for persons under the age of 25.
· <b>Means test</b>	All income from dependant and self-employment that could limit availability for the job market will be counted against the unemployment benefit ( <i>Arbeitslosenentschädigung</i> ). By contrast, additional earnings outside normal working hours do not reduce the unemployment benefit.	In the case of an unemployed person whose spouse or companion living in cohabitation disposes of an income over two times and a half the social minimum wage, i.e. over €3,306.18, the unemployment benefit ( <i>indemnité de chômage</i> ) is reduced by 50% of the difference between the spouse's income and the fixed ceiling.	No means test.	No means test.	Unemployment benefit ( <i>Arbeitslosengeld</i> ): Income from minor employment up to €309.38 per month does not reduce entitlement, income over this amount totally destroys entitlement (special provisions for short-term employment for less than one month and for self-employed activities). Unemployment assistance ( <i>Notstandshilfe</i> ): State of need; consideration of the beneficiary's own income and the spouse's income (partner) with free allowance until which the income will not be taken account of: €437 per month; €874 for unemployed persons over the age of 50; €1,311 for unemployed men over the age of 55 or women over 54. The free allowance will be increased by €218.50 or €437 or €655.50 for each person to whose maintenance the partner mainly contributes.

# Unemployment

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Unemployment insurance: At least 540 days of salaried work and contribution payment, or assimilated situation, in 24 months prior to unemployment.</p> <p>Unemployment assistance: At least 180 days' salaried work in the 12 months preceding commencement of unemployment.</p>	<ul style="list-style-type: none"> <li>• 6 months of contributions, within a reference period of 2 years preceding unemployment.</li> <li>• Certain persons are exempted from the contribution period conditions.</li> <li>• Periods of child-raising are counted as periods of contribution for insured persons forced to resume work by economic necessity (means tested).</li> <li>• In the case of repeated unemployment, 12 months of contributions are required to acquire a new entitlement to benefits during 3 years as from the expiry of the previous allowance reference period.</li> </ul>	<p>Insurance: Basic unemployment allowance (<i>peruspäiväraha</i>):</p> <ul style="list-style-type: none"> <li>• Employees: Initial condition at least 43 weeks of employment during the last 28 months and during each week at least 18 hours. Re-eligibility condition at least 34 weeks of employment during the last 24 months and during each week at least 18 hours.</li> <li>• Self-employed persons: at least 24 months of entrepreneurship during the last 48 months.</li> </ul> <p>Earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>):</p> <p>As under "basic unemployment allowance" and to have fulfilled the employment requirement while being insured as a member of an unemployment fund.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). No qualifying period; means test.</p>	<ul style="list-style-type: none"> <li>• To have been employed or self-employed for at least 6 months and at least 70 hours of work per month or</li> <li>• to have been employed or self-employed for at least 450 hours during a continuous period of 6 months with at least 45 hours of work every month during the last 12 months (working condition).</li> <li>• After having completed studies. The person must also have sought work through the employment office or worked for at least 90 days within a 10 months period after completed studies (student condition).</li> <li>• In order to get earnings-related benefit the applicant must also be a member of an unemployment insurance fund for at least 12 months.</li> </ul> <p>If necessary at most 2 months in the working condition may be replaced by leave of absence with Parent's cash benefit (<i>föräldrapenning</i>) or compulsory military service.</p>	<p>Contribution-based Jobseeker's Allowance: No qualifying period, but contributions must have been paid. See 'determining factors'.</p> <p>Income-based Jobseeker's Allowance: No qualifying period, but claimants must be 'habitually resident' in the UK. Whether a claimant is considered 'habitually resident' is decided on a case-by-case basis.</p>	<p>• <b>Qualifying period</b></p>
<p>Unemployment insurance: No means test.</p> <p>Unemployment assistance: Average monthly income not exceeding 80% of minimum guaranteed wage in the relevant sector.</p>	<p>No means testing.</p>	<p>Insurance: No means test.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). Means test, but not:</p> <ul style="list-style-type: none"> <li>• During labour market measures;</li> <li>• during the first 180 days after the maximum period of payment of unemployment allowance;</li> <li>• concerning persons aged 55-64 who have fulfilled the employment conditions when unemployment started.</li> </ul>	<p>No means test.</p>	<p>Contribution-based Jobseeker's Allowance: No means test, though any earnings and income from occupational or personal pension of above GBP 50 (€ 77) is taken into account.</p> <p>Income-based Jobseeker's Allowance: Means test. Generally, all the income and savings of the family is aggregated, and the amount they are deemed to need to live on is determined by adding together the basic amounts and any premiums which apply. If the amount they have coming in as income is less than the amount the family needs to live on, they qualify for benefit.</p>	<p>• <b>Means test</b></p>



**Table X**

**Unemployment**

**Belgium**

**Denmark**

**Germany**

**Greece**

· **Waiting period**

No waiting period required.

Self employed:  
Waiting period of 4 weeks.

No waiting period required.

6 days.

· **Waiting period**

**2. Benefits**

· **Determining factors**

Except for some lump-sum amounts, the daily benefits are income related, with a lower and an upper ceiling. Variable rates according to the family situation (see below).

The amount of the benefit is fixed according to an average-time salary (low salary).

Benefits are based on the salary, on the fiscal category figuring in the tax card and on the existence or not of children.

The monthly salary for the employees and the daily salary for manual workers.

**2. Benefits**

· **Determining factors**

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p><i>Insurance:</i> In general, no waiting period.</p> <p><i>Assistance:</i> One month at the disposal of the employment office as from the expiry date of the contributory benefit, or none in some cases.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Not during paid holidays and waiting period of 7 days for payment and waiting period equal to the amount of the redundancy payment divided by the amount of the salary of reference within a limit of 75 days.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Immediate payment.</p>	<p><i>Insurance:</i> 3 days.</p> <p><i>Assistance:</i> 3 days. (Except when claimant was in receipt of insurance immediately prior to claim.)</p>	<p>No waiting period, when unemployment is not caused by any fault of the employee. In case of resignation from work or when employment ceases due to fault of the employee the waiting period is 40 working days for the first time. The benefit period will be reduced accordingly.</p>	<p>No waiting period.</p>	<p>· <b>Waiting period</b></p>
<p>The unemployment benefit (<i>prestación por desempleo</i>) amount is determined on the basis of contributions depending on the earnings and on the number of contribution years.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Earnings on which contributions have been paid.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Means-tested.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• Satisfy the contributions conditions.</li> <li>• Be aged between 16 and 66.</li> </ul> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>• Satisfy a means test.</li> <li>• Be aged between 16 and 66.</li> </ul>	<p>Periods of work during the last 12 months before unemployment.</p>	<p>Previous salary with a ceiling.</p>	<p><b>2. Benefits</b></p> <p>· <b>Determining factors</b></p>

Table X

**Unemployment**

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Waiting period</b>	No waiting period. Applicants responsible for their own unemployment will not receive daily cash benefits for up to 60 days.	No waiting period.	No waiting period.	Registered as unemployed for 5 days over the last 10, Saturdays and Sundays excluded. Waiting period prolonged to 8 weeks in case the worker has become unemployed by his own choice or fault. Longer prolongation in case of recurrence within a 12 months period.	No waiting period. Upon termination of employment relationship through the employee's fault or in the case the employee terminates the employment relationship without good reason the entitlement is suspended for 4 weeks.
<b>2. Benefits</b> · <b>Determining factors</b>	<ul style="list-style-type: none"> <li>• Wage subject to social insurance,</li> <li>• age,</li> <li>• maintenance obligation.</li> </ul>	Salary earned before unemployment starts.	Employment history and age.	Level of previous income from work and number of dependent children.	Previous earnings.

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No waiting period.	<p>5 days. Does not concern persons whose insured salary does not exceed certain limits.</p> <p>Special waiting periods (in addition to the general waiting period):</p> <ul style="list-style-type: none"> <li>• 1 day for persons coming to the end of a seasonal job or a profession in which changes of employer are frequent or working relationships last for a limited period;</li> <li>• 5 days for persons exempted from the contribution period conditions (exemption from the waiting period if participation in a labour market measure);</li> <li>• 120 days for persons under 25 years exempted from the contribution period conditions, who have no dependant children and who have not completed any occupational training (waiting period deferred for participation in an occupational programme).</li> </ul>	<p>Insurance: 7 working days during 8 consecutive weeks.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>): 5 working days during 8 consecutive weeks.</p> <p>Persons entering the labour market for the first time have a waiting period of 5 months. This is not applied to persons who have completed their vocational training.</p>	5 days.	3 days.	· <b>Waiting period</b>
<p>Unemployment insurance: Reference salary.</p> <p>Unemployment assistance: Minimum national wage and family composition.</p>	<ul style="list-style-type: none"> <li>• Insured salary;</li> <li>• Child maintenance;</li> <li>• Age.</li> </ul>	<p>Insurance: Previous earnings.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>): Flat rate benefit; means-test; size of the family.</p>	<p>Earnings-related benefit (<i>inkomstbortfallsförsäkring</i>): Previous earnings.</p> <p>Basic allowance (<i>grundförsäkring</i>): Flat-rate benefit.</p>	<p>Contribution-based Jobseeker's Allowance:</p> <ul style="list-style-type: none"> <li>• Contributions paid in one of the 2 tax years on which the claim is based amounting to at least 25 times the minimum contribution for that year, <u>and</u></li> <li>• contributions paid or credited in both the appropriate tax years amounting to a total of at least 50 times the minimum contribution for that year.</li> </ul> <p>Income-based Jobseeker's Allowance: A means-tested benefit. See above under "<i>Means Test</i>".</p>	<p><b>2. Benefits</b></p> <p>· <b>Determining factors</b></p>

Table X

## Unemployment

Belgium

Denmark

Germany

Greece

· Earnings taken as reference and ceiling

Average daily earnings with a ceiling of €63.20.

Calculation usually based on average earnings of preceding 12 weeks or three months, contributions to the Labour Market Fund (*Arbejdsmarkedsfonden*) deducted. No ceiling.Average weekly wage for the last 52 weeks with a ceiling of benefits of €5,100 per month in the old *Länder* and €4,250 in the new *Länder*.

Earnings at the time of job loss.

· Earnings taken as reference and ceiling

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	Earnings taken as reference and ceiling
<p><i>Insurance:</i> Average of the employee's contribution basis for the 180 contribution days immediately preceding unemployment. Maximum limit established for social security contributions.</p> <p><i>Assistance:</i> 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Earnings on which contributions have been paid for last 12 months. 75% of former daily salary. Four times the ceiling of social security, € 9,728 per month.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Flat-rate benefit.</p>	<p><i>Insurance:</i> No reference to previous earnings.</p> <p><i>Assistance:</i> The means test takes account of actual income.</p>	<p>No reference to previous earnings.</p>	<p>Global payment. <i>Ordinary unemployment benefit:</i> € 1,679.07. <i>Special unemployment benefit:</i> No ceiling. <i>Mobility allowance:</i> € 1,679.07.</p>	<p>Earnings taken as reference and ceiling</p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· <b>Earnings taken as reference and ceiling</b>	<p>The last wages. If the difference between the last wages and the average wages of the last six contributory months is 10% or more, the average wages are used to determine the level of daily cash benefits.</p> <p>Ceiling: CHF 8,100 (€5,575) per month.</p>	<p>Gross earnings during the 3 months which precede unemployment.</p> <p>The allowance cannot be superior to €3,306.18 or €2,644.94 in case that the unemployment exceeds 182 days in a period of 12 months.</p> <p>For the period of complementary benefit the ceiling is fixed at €1,983.71.</p>	See below under "Rate".	<p>Income from work in the previous calendar year, or, when more favourable, the yearly average over the last 3 calendar years. Daily cash benefits in case of unemployment, sickness, maternity or adoption, are all considered income from work.</p> <p>6 times the Basic Amount (<i>Grunnbeløpet</i>) rounded to the nearest 1.000 i.e. NOK 325,000 (€44,723).</p>	<p>Average earnings of the last complete calendar year. Special payments (13th and 14th salary) are to be taken account of. Ceiling: €3,139.47 per month.</p>

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	· Earnings taken as reference and ceiling
<p>Unemployment insurance: Average daily wage for 12 months preceding the 2 months prior to commencement of unemployment. No ceiling.</p> <p>Unemployment assistance: Statutory minimum wage.</p>	<p>Insured salary = determining salary in the sense of the Law on Old-age and Survivors' Insurance (1<sup>st</sup> pillar, basic scheme) which is normally obtained during one or more jobs during a reference period (in general, the last month of contribution before receiving benefits).</p> <p>Special rules apply to persons exempted from the contribution period conditions (fixed amounts).</p> <p>Ceiling: CHF 8,900 (€6,126) per month.</p>	<p>Insurance: Basic unemployment allowance (<i>peruspäiväraha</i>): no reference to earnings; flat rate benefit.</p> <p>Earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>):</p> <ul style="list-style-type: none"> <li>• <i>Employees</i>: Calculation usually based on average earnings of qualifying period of 43 weeks. No ceiling.</li> <li>• <i>Self-employed persons</i>: Earnings on which premiums have been paid for the last 24 months. Usually the earnings equal to income confirmed under the self-employed persons' pensions act.</li> </ul> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). No reference to earnings; flat rate benefit.</p>	<p>Earnings-related benefit (<i>inkomstbortfallsförsäkring</i>): Calculation is normally based on previous daily average earnings. For self-employed persons calculation is based on taxed income during the last 3 years.</p> <p>Basic allowance (<i>grundförsäkring</i>): Not earnings related.</p> <p>Earnings ceiling: SEK 20,100 (€2,202) per month or SEK 913 (€100) per day during the first 100 days with benefit.</p>	<p>Not applicable. Flat-rate benefit.</p>	



Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
· Rates of the benefits	<p>Unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>): Cohabitants with dependants: 60% of reference earnings. Max. €37.92, min. €32.43. Single persons: 60% in the 1st year of unemployment. Max. €37.92, min. €27.24. 44% from 2nd year onwards. Max. €31.60. Cohabitants without dependants: 55% in the 1st year of unemployment. Max. €34.76 min. €20.43.</p> <p>Waiting allowance (<i>allocations d'attente/waachtuitkeringen</i>) (based on study records) and transitional allowances (<i>allocations de transition/overbruggingsuitkeringen</i>) during part-time compulsory education: Cohabitants with dependants: €31.60. Cohabitants without dependants (household with only replacement incomes): Age below 18: €7.89, over 18: €12.20. Single persons: Age below 18: €8.80, 18 - 20: €13.83, 21 and over: €22.46.</p> <p>Unemployment benefit plus age supplement (<i>complément d'ancienneté/ancienniteitstoelage</i>) after 1st year of unemployment to older workers (over 50) with employment of at least 20 years:</p> <p>Cohabitants with dependants: from €41.68 (max.) to €34.71 (min.).</p> <p>Single persons: €37.82 (max.), €29.03 (min.) according to the category.</p> <p>Cohabitants without dependants: €34.76 (max.), €23.63 (min.) according to the category.</p>	<p>90% of reference earnings, but not more than DKK 3,115 (€419) per week. Unemployed persons who satisfy certain conditions in respect to periods of employment are entitled to 82% of the maximum amount, regardless of reference earnings.</p> <p>Young unemployed persons immediately after professional training of 18 months or after military service: up to DKK 2,555 (€344).</p>	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>):</p> <ul style="list-style-type: none"> <li>Beneficiaries with children: 67% of net earnings (net earnings are determined on a flat-rate basis by deducting the usual employee's stoppage from the gross salary).</li> <li>Beneficiaries without children: 60% of net earnings.</li> </ul> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>):</p> <ul style="list-style-type: none"> <li>Beneficiaries with children: 57% of net earnings (net earnings are determined on a flat-rate basis by deducting the usual employee's stoppage from the gross salary).</li> <li>Beneficiaries without children: 53% of net earnings.</li> </ul>	<p><i>Manual workers</i>: 40% of daily wage.</p> <p><i>White-collar workers</i>: 50% of monthly wage.</p> <p>Minimum: Two-thirds daily minimum wage. Maximum (basic amount plus extra for dependants): 70% of fictitious reference earnings for the appropriate insurance class.</p> <p>After prescribed payment period has expired, additional benefit of 50% of allowance.</p>	· Rates of the benefits
· Family supplements	No supplements.	No supplements.	See above.	10% increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70% of daily wage.	· Family supplements

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p><i>Insurance:</i> 70% of reference earnings for first 180 days; afterwards 60%. Maximum: 170%, 195% or 220% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) according to the number of dependant children. Minimum: 100% of the minimum wage with dependant children; 75% of the minimum wage without dependant children.</p> <p><i>Assistance:</i> 75% of the minimum wage in effect. For long-term unemployed over 45 years of age who have exhausted a contributory benefit for 720 days, there is a special 6-months allowance varying from 75% to 125% of the minimum wage in effect, according to the number of dependant family members.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): 40.4% of reference daily wages (RDW) + €9.94 per day or 57.4% of the RDW within the limit of 75% of the RDW. The best result is taken into account. Minimum: €24.24 per day.</p> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <ul style="list-style-type: none"> <li>• Allowance equivalent to a substitution pension (<i>allocation équivalent retraite de remplacement</i>): €29.26 per day or (average) of €890 per complete month.</li> <li>• Allowance equivalent to a pension supplement (<i>allocation équivalent retraite de complément</i>): Differential amount.</li> <li>• Integration allowance (<i>allocation d'insertion</i>): €9.55 per day.</li> </ul>	<p><i>Insurance:</i> Flat-rate benefit: €124.80 per week.</p> <p><i>Assistance:</i> Short-term and long-term: €124.80 per week.</p>	<p>Max. ISK 3,404 (€40) per day. Minimum benefits after 10 weeks full employment ISK 851 (€10) per day. The benefits are reduced proportionally in case of part-time work.</p>	<p><i>Ordinary unemployment benefit:</i> 40% of the average pay received during the last 3 months with a monthly ceiling of €776.12 for earnings &lt; €1,679.07 and of €932.82 for earnings ≥ €1,679.07.</p> <p><i>Special unemployment benefit:</i> 80% of previous earnings with a monthly ceiling of €932.82.</p> <p><i>Mobility allowance:</i> For the first year 100% of the extraordinary earnings supplement, for the following months 80%, with the same ceilings as for the ordinary unemployment benefit.</p>	<p>· <b>Rates of the benefits</b></p>
<p>See above.</p>	<p>No family supplements.</p>	<p><i>Insurance and Assistance.</i> Adult dependant: €78.80 per week. Each child dependant: €16.80 per week.</p>	<p>Daily supplement for children under 18 years of age, 4% of full benefits for each child.</p>	<p>No family supplements (but housing supplement).</p>	<p>· <b>Family supplements</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
· Rates of the benefits	<p>80% of gross wages; 70% for insured persons, who</p> <ul style="list-style-type: none"> <li>• have no maintenance obligations, and</li> <li>• receive full daily cash benefits, that are more than CHF 130 (€89), and</li> <li>• are not invalids.</li> </ul>	80% of reference earnings.	<p>Short-term benefit (<i>kortdurende uitkering</i>): 70% of statutory minimum wage.</p> <p>Salary-related benefit (<i>loongerelateerde uitkering</i>): 70% of one's last salary with a maximum daily wage of € 165.</p> <p>Follow-up benefit (<i>vervolguitkering</i>): 70% of the statutory minimum wage (or 70% of the daily wage if this is less than the statutory minimum wage).</p>	Benefit rate per day of 0.24% of the income basis, which normally gives a compensation level of 62.4%.	<p>Unemployment benefit (<i>Arbeitslosengeld</i>): Basic amount: 55% of daily net income. Lower rate: € 21.45 if the daily unemployment benefit does not exceed, without the family supplements, 60% of the daily net salary and, with the family supplements, 80% of the of the daily net salary. Lowest daily rate: € 5.84 or € 7.78. Highest daily rate: € 36.84.</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): 92% (in some cases 95%) of the basic amount of unemployment benefit. In case of short-term entitlement to unemployment benefit, there is a reduction after 6 months of "higher" daily rates.</p>
· Family supplements	CHF 10 (€6.88) per day for the first and CHF 5 (€3.44) for each additional person maintained or supported to a significant extent by the insured.	Increase to 85% of earnings if dependent children.	See Table IX "Family benefits".	Child supplement ( <i>barnetillegg</i> ) of NOK 17 (€2.34) per day for each dependent child under 18.	<p>Family supplements (<i>Familienzuschläge</i>) are due for spouses (partners), children and grand-children: Amount: € 0.97 daily.</p> <p>Family supplements for the spouses (partners) are only due if family supplements are also due for dependent children and grand-children.</p>

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom							
<p>Unemployment insurance: Unemployment benefit (<i>subsídio de desemprego</i>): 65% of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: Minimum guaranteed wage unless worker's remuneration is below that level. In this case, the benefit amount corresponds to the average payment.</p> <p>Unemployment assistance: Unemployment allowance (<i>subsídio social de desemprego</i>): 100% of minimum wage for the unemployed with dependants and 80% of the minimum income for those living alone.</p>	<p>80% of the insured salary. 70% of the insured salary for insured persons that:</p> <ul style="list-style-type: none"> <li>• have no child maintenance and</li> <li>• receive a full daily allowance of more than CHF 130 (€89) and</li> <li>• are not disabled.</li> </ul>	<p>Insurance:</p> <ul style="list-style-type: none"> <li>• Basic unemployment allowance (<i>peruspäiväraha</i>): €23.02 per day.</li> <li>• Earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>): Basic allowance + 45% of the difference between the daily wage and the basic allowance. If the monthly wage is greater than 90 times the basic amount, i.e. €2,072, the amount is 20% of the excess.</li> <li>• Increased earnings-related allowance: The earnings-related component is increased to 55% during the first 150 days if the employment relationship was terminated for economic and production-related reasons and the person has been a member of unemployment fund for at least 5 years and has been employed for at least 20 years.</li> </ul> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). Full labour market support amounts to €23.02 per day. A full allowance is payable if the monthly income is below €253 per month for a single person and below €848 for a family. The limit is increased by €106 for each child under 18. Income above the limit reduces the allowance by 75% for single persons and by 50% for a family. A young person living with his parents gets 60% of the full labour market support. (However a full benefit during labour market measures).</p>	<p>Earnings-related benefit (<i>inkomstbortfallsförsäkring</i>): 80% of reference earnings; maximum SEK 730 (€80) per day during the first 100 days with benefit and maximum SEK 680 (€75) per day during the rest of the period.</p> <p>Basic allowance (<i>grundförsäkring</i>): SEK 320 (€35) per day.</p> <p>If the working requirement is fulfilled by part-time work, the basic allowance is proportionally reduced.</p>	<p>Contribution-based Jobseeker's Allowance: Aged 25 or over: GBP 53.95 (€83) per week. Aged 18-24: GBP 42.70 (€65) per week. Aged 16-17: GBP 32.50 (€50) per week. No increase for dependants.</p> <p>Income-based Jobseeker's Allowance: Amount varies according to family circumstance and income but basic levels are: Couples (both under 18): GBP 64.45 (€99) per week. Couples (both over 18): GBP 84.65 (€130) per week. The basic level of benefit for single people is the same as for contribution based jobseeker's allowance.</p>	<p>· Rates of the benefits</p>						
<p>See above: different rates of unemployment assistance for persons with or without dependants.</p>	<p>The insured person receives a supplement that corresponds to the daily amount of statutory child and vocational training allowances to which he would be entitled if he had a job. The supplement is only paid where the child allowances are not provided during the period of unemployment.</p>	<p>Daily supplements for children under 18:</p> <p>Insurance and assistance (Labour market support, <i>työmarkkinatuki</i>):</p> <table> <tr> <td>1 child:</td> <td>€4.36</td> </tr> <tr> <td>2 children:</td> <td>€6.40</td> </tr> <tr> <td>3 or more children:</td> <td>€8.26</td> </tr> </table>	1 child:	€4.36	2 children:	€6.40	3 or more children:	€8.26	<p>No supplements.</p>	<p>Contribution-based Jobseeker's Allowance: No increase for dependants.</p> <p>Income-based Jobseeker's Allowance: Payments made for dependent children and Family Premiums are the same as shown in Table XI, Guaranteed amounts, Categories.</p>	<p>· Family supplements</p>
1 child:	€4.36										
2 children:	€6.40										
3 or more children:	€8.26										

Table X

## Unemployment

	Belgium	Denmark	Germany	Greece																																																										
· Other supplements	No supplements.	No supplements.	No other supplements.	Special supplementary benefits for Christmas and Easter.	· Other supplements																																																									
· Duration of payment	No limit (except for certain cases of long-term unemployment).	4 years. For unemployed persons aged 55, the period can be extended until their 60th birthday if they fulfil the conditions for early retirement at this age. At the age of 60 the duration of payment will be limited. For the insured person entitled for a social pension: Limited to 12 months during 18 months.	Unemployment insurance ( <i>Arbeitslosenversicherung</i> ): The duration of benefits (DB) depends on the duration of compulsory insurance coverage and on the age of the beneficiary: <table border="1"> <thead> <tr> <th>DB (months)</th> <th>Age (years)</th> <th>DP (months)</th> </tr> </thead> <tbody> <tr><td>12</td><td></td><td>6</td></tr> <tr><td>16</td><td></td><td>8</td></tr> <tr><td>20</td><td></td><td>10</td></tr> <tr><td>24</td><td></td><td>12</td></tr> <tr><td>28</td><td>45</td><td>14</td></tr> <tr><td>32</td><td>45</td><td>16</td></tr> <tr><td>36</td><td>45</td><td>18</td></tr> <tr><td>40</td><td>47</td><td>20</td></tr> <tr><td>44</td><td>47</td><td>22</td></tr> <tr><td>48</td><td>52</td><td>24</td></tr> <tr><td>52</td><td>52</td><td>26</td></tr> <tr><td>56</td><td>57</td><td>28</td></tr> <tr><td>60</td><td>57</td><td>30</td></tr> <tr><td>64</td><td>57</td><td>32</td></tr> </tbody> </table> Unemployment assistance ( <i>Arbeitslosenhilfe</i> ): Unlimited. Assistance will be granted for maximum of 1 year and can thereafter be applied for anew. The conditions for entitlement are to be re-examined before each renewed grant.	DB (months)	Age (years)	DP (months)	12		6	16		8	20		10	24		12	28	45	14	32	45	16	36	45	18	40	47	20	44	47	22	48	52	24	52	52	26	56	57	28	60	57	30	64	57	32	Generally proportional to periods of employment: <table border="1"> <thead> <tr> <th>Employment</th> <th>duration:</th> </tr> </thead> <tbody> <tr><td>125 days</td><td>5 months</td></tr> <tr><td>150 days</td><td>6 months</td></tr> <tr><td>180 days</td><td>8 months</td></tr> <tr><td>220 days</td><td>10 months</td></tr> <tr><td>250 days</td><td>12 months</td></tr> </tbody> </table> If aged 49 or more: 210 days                      12 months In all cases, 3 additional months at reduced rate, if 4,050 days of work, 12 additional months. For the newcomers on the labour market (youngsters between 20-29 years): 5 months of benefits. In all cases, 25 instalments of daily unemployment benefit for each month.	Employment	duration:	125 days	5 months	150 days	6 months	180 days	8 months	220 days	10 months	250 days	12 months	· Duration of payment
DB (months)	Age (years)	DP (months)																																																												
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# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p>No other supplements.</p>	<p>No other supplements.</p>	<ul style="list-style-type: none"> <li>• Smokeless Fuel Allowance: €3.90 per week for 29 weeks per annum.</li> <li>• Supplements under the Supplementary Welfare Allowance Scheme (i.e. Rent and Mortgage Interest Supplements, Exceptional and Urgent Needs Payments).</li> <li>• Applicants for Assistance may also qualify for a Fuel Allowance (€9 per week payable for 29 weeks per annum) and a Medical Card.</li> </ul>	<p>No other supplements.</p>	<p>No other supplements.</p>	<p>· <b>Other supplements</b></p>
<p><i>Insurance:</i> Depending on contribution period over preceding 6 years: duration of payment between 4 months and 2 years.</p> <p><i>Unemployment assistance:</i></p> <ul style="list-style-type: none"> <li>• Normally 6 month, possible extension in 6 months periods, up to a total of 18 months.</li> <li>• Extension of this period is possible in special cases.</li> <li>• In the case of workers over 52, extension to age of retirement is possible under certain conditions.</li> </ul>	<p>Unemployment insurance (<i>assurance chômage</i>): Duration of payment of the benefit varies according to length of insurance and to age; minimum: 7 months, maximum: 42 months.</p> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <ul style="list-style-type: none"> <li>• Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Period of 12 renewable months.</li> <li>• Special groups: Maximum 1 year.</li> </ul>	<p><i>Insurance:</i> Limited to 390 days (if applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid).</p> <p><i>Assistance:</i> No limit up to the age of 66.</p>	<p>5 years. When a person receiving unemployment benefit starts work the benefit period will be prolonged accordingly.</p> <p>A new benefit period can first commence after certain conditions, i.e. 12 months waiting period and period of work, have been fulfilled.</p>	<p><i>Ordinary unemployment benefit:</i> 180 days (270 days for the unemployed aged over 50 years).</p> <p><i>Special unemployment benefit:</i> 90 days with of extension in the event of a recession.</p> <p><i>Mobility allowance:</i> 36 months with possibility of extension until 48 months for regions in Southern Italy.</p>	<p>· <b>Duration of payment</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria																				
· Other supplements	No other supplements.	No other supplements.	If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefit Act ( <i>Toeslagenwet, TW</i> ) (means tested). The maximum amount of the supplement is 30% of the minimum wage for a couple, 27% of this wage for single parents, and 21% for a single person. Lower rates apply to single persons under 23.	No other supplements.	No other supplements.																				
· Duration of payment	Depending on age. Entitlement within a period of 2 years: <ul style="list-style-type: none"> <li>• 250 daily cash benefits (<i>Taggelder</i>) up until age 49.</li> <li>• 400 daily cash benefits from age 50 to 59,</li> <li>• 500 daily cash benefits until entitlement to an old-age pension can be claimed.</li> </ul>	<ul style="list-style-type: none"> <li>• 365 calendar days during a reference period of 24 months.</li> <li>• 182 extra calendar days for persons particularly "difficult" to place.</li> <li>• For unemployed of 50 years and more prolongation of 12, 9 or 6 months respectively if 30, 25 or 20 years of affiliation to pension.</li> </ul>	<p>Short-term benefit (<i>kortdurende uitkering</i>): 6 months.</p> <p>Salary-related benefit (<i>loongerelateerde uitkering</i>): The duration of extended benefits depends on a person's unemployment record. This is calculated as follows: establish in how many of the last 5 calendar years before unemployment commenced wages were received for a period of at least 52 days (A). Then count the number of calendar years before this 5-years period, going back to the calendar year in which the person turned 18 (B). The total of A and B is referred to as the "employment record".</p> <table border="0"> <tr> <td>For an employment record of:</td> <td>duration of the benefit</td> </tr> <tr> <td>4 years</td> <td>6 months</td> </tr> <tr> <td>5 to 10 years</td> <td>9 months</td> </tr> <tr> <td>10 to 15 years</td> <td>12 months</td> </tr> <tr> <td>15 to 20 years</td> <td>1.5 years</td> </tr> <tr> <td>20 to 25 years</td> <td>2.0 years</td> </tr> <tr> <td>25 to 30 years</td> <td>2.5 years</td> </tr> <tr> <td>30 to 35 years</td> <td>3.0 years</td> </tr> <tr> <td>35 to 40 years</td> <td>4.0 years</td> </tr> <tr> <td>≥ 40 years</td> <td>5.0 years</td> </tr> </table> <p>Follow-up benefit (<i>vervolguitkering</i>): 2 years. A person who is 57½ or older upon becoming unemployed continues to be entitled to the follow-up benefit until he reaches the age of 65.</p>	For an employment record of:	duration of the benefit	4 years	6 months	5 to 10 years	9 months	10 to 15 years	12 months	15 to 20 years	1.5 years	20 to 25 years	2.0 years	25 to 30 years	2.5 years	30 to 35 years	3.0 years	35 to 40 years	4.0 years	≥ 40 years	5.0 years	104 weeks. 78 weeks when income from work in the previous calendar year was below twice the Basic Amount ( <i>Grunnbeløpet</i> ) i.e. NOK 108,340 (€14,908). Weeks of prolonged waiting periods (see above) or sanctions (see below) are considered as weeks of payment.	Unemployment benefit ( <i>Arbeitslosengeld</i> ): Depends on insurance duration and age. Insurance periods and duration of payment: 52 weeks within 2 years: 20 weeks; 156 weeks within 5 years: 30 weeks; 312 weeks within 10 years and 40 years of age: 39 weeks; 468 weeks within 15 years and 50 years of age: 52 weeks. 780 weeks within 25 years and 60 years of age (men) or 55 years (women): 78 weeks. This duration will be extended by 156 or 209 weeks if the beneficiary participates in work foundation (special training measure). Unemployment benefit during training ( <i>Ausbildungsarbeitslosengeld</i> ) (possible after termination of child-raising allowance - see Table IX "Family benefits") duration of benefits 26 weeks. Unemployment assistance ( <i>Notstandshilfe</i> ): Unlimited; will be granted for 52 weeks respectively.
For an employment record of:	duration of the benefit																								
4 years	6 months																								
5 to 10 years	9 months																								
10 to 15 years	12 months																								
15 to 20 years	1.5 years																								
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# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom									
No other supplements.	No other supplements.	Apprenticeship assistance: Maintenance assistance during work training: € 7 per day.	No other supplements.	Contribution-based Jobseeker's Allowance: No increases. If a higher rate of benefit is needed and the conditions of entitlement are met, income-based Jobseeker's Allowance can be payable instead. Income-based Jobseeker's Allowance: Premiums may be added to the benefit if the couple have children or in other circumstances. The child rates are given in the section 'family supplements'. The other premiums are the same as shown in Table XI, Guaranteed amounts, Categories.	· <b>Other supplements</b>								
<p>Unemployment insurance: Duration of benefits proportional to age:</p> <table border="0"> <tr> <td>&lt; 30 years</td> <td>12 months</td> </tr> <tr> <td>30 - 40 years</td> <td>18 months</td> </tr> <tr> <td>40 - 45 years</td> <td>24 months</td> </tr> <tr> <td>&gt;45 years</td> <td>30 months</td> </tr> </table> <p>Unemployment assistance: Duration of benefits according to age, with the same periods as unemployment insurance. If unemployment assistance is granted after the exhaustion of unemployment benefit, the assistance is restricted to the half of the period.</p> <p>For the unemployed aged 45 or more at the request date, some extended benefits are accorded for 2 months for each group of 5 years of registered payment during the last 20 calendar years previous to the unemployment situation.</p>	< 30 years	12 months	30 - 40 years	18 months	40 - 45 years	24 months	>45 years	30 months	<p>Maximum number:</p> <ul style="list-style-type: none"> <li>• 150 daily allowances up to 50 years;</li> <li>• 250 daily allowances as from 50 years;</li> <li>• 400 daily allowances as from 60 years;</li> <li>• 520 daily allowances if the insured person receives a pension from the invalidity insurance (1<sup>st</sup> pillar) or the compulsory accident insurance.</li> </ul> <p>Persons exempted from the contribution period conditions or receiving benefits following a child-raising period are entitled to a maximum of half of the daily allowances provided for within the allowance reference period (2 years).</p> <p>In addition, insured persons may receive so-called "specific" daily allowances during the allowance reference period if they agree to take part in a labour market measure (occupational programme, theoretical or practical course, further vocational training, etc.).</p>	<p>Insurance: 500 calendar days. An employee who has reached the age of 57 while in receipt of an unemployment allowance may be paid until the age of 60.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). No limit.</p>	300 days; this period can be prolonged up to 600 days.	Contribution-based Jobseeker's Allowance: Limited to 182 days in any jobseeking period. Income-based Jobseeker's Allowance: Unlimited duration as long as entitlement conditions continue to be satisfied.	· <b>Duration of payment</b>
< 30 years	12 months												
30 - 40 years	18 months												
40 - 45 years	24 months												
>45 years	30 months												



Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>3. Sanctions</b>	<ul style="list-style-type: none"> <li>• Obligation to pay back any undue amount;</li> <li>• exclusion during the whole period of unavailability for the labour market;</li> <li>• exclusion in certain cases of long term unemployment, with the obligation to satisfy again the conditions for eligibility (see below, "waiting period");</li> <li>• administrative sanctions are pronounced by the Unemployment Office: in case of slight mistake from 1 to 26 weeks of suspension; if repeated, the penalty is doubled. Otherwise, possibility of warning or of total or partial suspension. In case of heavy mistake, from 4 to 52 weeks of suspension; if repeated, possibility to loose rights with the obligation of satisfying again the conditions for eligibility (see below, "waiting period");</li> <li>• penal sanctions.</li> </ul>	Suspension and if the fraud is repeated, expulsion out of the fund.	Under certain circumstances, entitlement to unemployment benefit or unemployment assistance is suspended during 12 weeks (i.e. unemployment caused by the person) and for up to 12 weeks in the event of an unjustified refusal of a reasonable job.	The unemployment benefit is suspended when the beneficiary does not react after 3 calls from the employment agency for a job offer or for a vocational training opportunity.	<b>3. Sanctions</b>

# Unemployment

Spain	France	Ireland	Iceland	Italy	
<p>The Legislative Royal Decree 5/2000 of 4 August 2000 by which the consolidation of the Law on Social Infractions and Sanctions is enacted, regulates misconducts that are regarded as offenses under the scope of unemployment protection, their corresponding sanctions and the sanctioning procedure.</p>	<p>Upon the prefect decision, possibility of temporary or definitive suspension of benefits if there is no active search for a work.</p>	<p><i>Insurance and Assistance:</i> Persons who fail to satisfy the main conditions for payment may have their payment withdrawn.</p>	<p>The following may result in the forfeiture of benefit rights:</p> <ul style="list-style-type: none"> <li>• The unemployed does not comply with an employment search schedule.</li> <li>• Refusal of an offer of work made through at local unemployment agency.</li> <li>• The unemployed gives incorrect or misleading information or conceals information concerning his circumstances.</li> </ul>	<p>Interruption of benefits in case of voluntary unemployment (refusal of an appropriate job).</p>	<p><b>3. Sanctions</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Sanctions</b>	<p>Suppression of entitlement to unemployment benefit (<i>Arbeitslosenentschädigung</i>) in case of:</p> <ul style="list-style-type: none"> <li>• voluntary unemployment (i.e. refusing a decent job),</li> <li>• insufficient personal efforts,</li> <li>• unfulfilling the control obligations,</li> <li>• infringement of the information and declaration requests.</li> </ul>	<p>Loss of allowance during 7 days (30 days if repeated) if the unemployed person refuses to report to the employment office.</p>	<p>If the beneficiary does not comply with the regulations, the social security agency is in principle obliged to impose an administrative measure (entire or partial refusal of the benefit) or a fine.</p>	<p>Suspension of the right to benefits for 8 weeks when a job-seeker refuses to take a job or participate in labour market qualifying measures, longer periods of 12 weeks or 6 months in the event of recurrence once or twice respectively, within a twelve months period.</p>	<p>In case of a job offer refusal, loss of entitlement during six weeks.</p>

# Unemployment

Portugal	Switzerland	Finland	Sweden	United Kingdom
<p>Unemployed person:</p> <ul style="list-style-type: none"> <li>• If the person is not at the disposal of the employment office; is not actively seeking work; does not declare his change of address: penalty from €100 up to €299;</li> <li>• If the person does not communicate to the social security body the reason for the suspension or reduction of benefits: penalty of €50 to €175;</li> <li>• If the person does not communicate to the social security body the reason for the reduction of the unemployment assistance amount: penalty of €25 to €100.</li> </ul> <p>Employer:</p> <p>If he does not produce the declaration testifying the unemployment situation: penalty of €249 to €1,097. This amount is reduced of the half if 5 persons or less are working for him.</p>	<p>Suspension of entitlement to benefits if the insured person:</p> <ul style="list-style-type: none"> <li>• is without work through his own fault;</li> <li>• has renounced, at the expense of the insurance, exercising his salary claims towards his last employer;</li> <li>• does not do all that can be reasonably expected to find a suitable job;</li> <li>• does not observe the control prescriptions or the instructions of the labour office (in particular, refuses a suitable job assigned to him);</li> <li>• has given false or incomplete information or has infringed the obligation to provide information spontaneously or on request and notify this;</li> <li>• has unduly obtained or attempted to obtain the benefit.</li> </ul> <p>The period of suspension is:</p> <ul style="list-style-type: none"> <li>• 1 to 15 days in the event of a minor infringement;</li> <li>• 16 to 30 days in the event of a medium infringement;</li> <li>• 31 to 60 days in the event of a serious infringement.</li> </ul>	<p>The unemployment allowance is not paid for 90 days if the person has resigned his job without a valid reason or the employment was terminated through his/her own fault.</p> <p>If the jobseeker refuses a job without a valid reason he/she is not entitled to a benefit for 60 days.</p>	<p>Suspension from unemployment benefits 45 days (9 weeks), when leaving the job without a valid reason.</p> <p>Suspension from unemployment benefits 40 days when refusing a suitable job offer. After the first time: reduction 25%; second time: 50%; third time: suspension.</p>	<p><b>3. Sanctions</b></p> <p>Contribution-based Jobseeker's Allowance and Income-based Jobseeker's Allowance will not be paid for various periods of time if:</p> <ul style="list-style-type: none"> <li>• the jobseeker fails to show they had just cause for leaving a job voluntarily;</li> <li>• the jobseeker has refused or failed to comply with a reasonable 'Jobseeker's direction' from the Jobcentre Plus;</li> <li>• they lost their last job because of misconduct;</li> <li>• the jobseeker has, without good cause, refused or failed to apply for a vacancy notified by an employment officer, or failed to accept it when it was offered;</li> <li>• the jobseeker lose their place on a compulsory training scheme or employment programme because of misconduct;</li> <li>• the jobseeker refuses or fails to apply or even gives up a place or fails to attend a place on a compulsory training scheme or employment programme without good cause;</li> <li>• the jobseeker has neglected to avail themselves of a reasonable opportunity of employment;</li> <li>• the jobseeker has been dismissed or discharged from the Armed Forces.</li> </ul> <p>The jobseeker may (if they meet the criteria) receive a Jobseeker's Allowance hardship payment.</p> <p>The sanction period is variable, between 1 and 26 weeks for some offences. Others carry a fixed sanction of either two weeks or four weeks.</p> <p>A 'Jobseeker's direction' is a written notice from the Jobcentre Plus giving the job seeker specific instructions on looking for work, such as applying for a specific vacancy, attending training or to improve their behaviour or appearance in order to present themselves better to potential employers.</p>

Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>4. Accumulation with other social security benefits</b>	<ul style="list-style-type: none"> <li>Benefit from a full early pension: No unemployment benefit.</li> <li>Benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30% of the maximum unemployment benefit per day for worker with dependent family members.</li> </ul>	<ul style="list-style-type: none"> <li>Pensions: Accumulation permitted but duration of benefits is limited.</li> <li>No accumulation possible with early retirement pension.</li> <li>Sickness cash benefits: No accumulation.</li> </ul>	Pensions: Accumulation depending on individual circumstances. Sickness benefit ( <i>Krankengeld</i> ): No accumulation.	Accumulation with other social security benefits (pensions) possible, providing that the rate is lower than the rate of minimum old-age pension (see table VI "Old-Age").	<b>4. Accumulation with other social security benefits</b>
<b>5. Accumulation with earnings from work</b>	<ul style="list-style-type: none"> <li>Professional income deriving from a "subordinate" activity carried out during at least 3 months before unemployment and continuing after unemployment: accumulation possible up to 130% of the maximum daily amount of the unemployment benefit of a person with a dependant family;</li> <li>professional income deriving from a "casual" activity carried out during unemployment: during a month, loss of the daily unemployment benefit only for the days of activity and maintenance of the benefit for the remaining days.</li> </ul>	Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible.	Accumulation possible with income from a secondary activity (see above Means test).	The unemployed person can work for a maximum of 3 days a week (or 12 days a month) during the period while he benefits from an unemployment benefit.	<b>5. Accumulation with earnings from work</b>

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p><i>Insurance:</i>  <ul style="list-style-type: none"> <li>Accumulation with social security pensions or cash benefits is not possible unless these had been compatible with the professional activity from which the unemployment benefit derived.</li> <li>Accumulation is possible with pensions compatible with work.</li> </ul> <i>Assistance:</i>                      Accumulation with social security pensions or cash benefits is not possible unless these had been compatible with the professional activity from which the unemployment allowance derived, provided their monthly amount does not exceed 75% of the minimum wage in effect.</p>	<p>Unemployment insurance (<i>assurance chômage</i>):                      Accumulation with replacement income similar to pensions. No accumulation with social security daily benefits.                      Unemployment assistance (<i>régime de solidarité</i>):                      During the period of daily benefits, the payment of the allowances from the unemployment assistance is interrupted.</p>	<p><i>Insurance and Assistance:</i>                      Normally no accumulation with other benefits or assistance payments. However, half rate Unemployment Benefit is payable to unemployed persons in receipt of Survivor's Pension and One Parent Family Payment.</p>	<p>Pensions: Accumulation possible.                      Sickness cash benefits (<i>sjúkradagpeningar</i>): No accumulation.</p>	<p>No accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum pension (<i>pensione minima</i>).                      Choice when the person is entitled to a disability pension.</p>	<p><b>4. Accumulation with other social security benefits</b></p>
<p><i>Insurance:</i>                      Receiving total unemployment benefits is compatible with carrying out a part-time gainful activity as employee. No compatibility with full-time employment.  <i>Assistance:</i>                      Accumulation of unemployment allowance is possible with earnings from part-time employment unless they exceed 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect. Accumulation with earnings from full-time employment is not possible.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Possibility of temporary partial accumulation with earnings from reduced activity.                      Unemployment assistance (<i>régime de solidarité</i>):  <ul style="list-style-type: none"> <li>Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Same rules as for insurance.</li> <li>Integration allowance (<i>allocation d'insertion</i>): Accumulation possible (time limit).</li> </ul> </p>	<p><i>Insurance and Assistance</i>                      Not possible.</p>	<p>Income from gainful activity reduces the benefits according to certain rules when income exceeds ISK 31,375 (€371).</p>	<p>No accumulation possible.</p>	<p><b>5. Accumulation with earnings from work</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Accumulation with other social security benefits</b>	Retirement pensions can be accumulated with partial unemployment benefit ( <i>Kurzarbeitsentschädigung</i> ), insolvency compensation ( <i>Insolvenzentschädigung</i> ), and unemployment benefit ( <i>Arbeitslosenentschädigung</i> ).	Accumulation not possible in conjunction with other benefits.	Certain social security benefits (such as early-retirement pensions and transitional benefits that serve as old-age pension schemes) do affect one's unemployment benefit.	No accumulation allowed when drawing a full unemployment benefit.	Unemployment benefit ( <i>Arbeitslosengeld</i> ) and unemployment assistance ( <i>Notstandshilfe</i> ): No accumulation with sickness benefit ( <i>Krankengeld</i> ) and pension.
<b>5. Accumulation with earnings from work</b>	In case of provisional salary, special calculation of the unemployment benefit ( <i>Arbeitslosenentschädigung</i> ) (additional payment).	If income from a gainful professional activity exceeds 10% of the maximum threshold of the provided compensation, the unemployment benefit ( <i>indemnité de chômage</i> ) is reduced by the amount exceeding the provided ceiling.	Income from employment does affect one's unemployment benefit. The amount of the supplement under the Supplementary Benefit Act ( <i>Toeslagenwet, TW</i> ) depends on any further income from or in connection with work of the beneficiary and/or eventual partner.	Full unemployment benefits cannot be accumulated with earnings from work. The benefits will be reduced in accordance with the number of working hours reported.	Unemployment benefit ( <i>Arbeitslosengeld</i> ) and unemployment assistance ( <i>Notstandshilfe</i> ): In the event of income from gainful employment accumulation only possible up to the marginal earnings threshold ( <i>Geringfügigkeitsgrenze</i> ) of € 309.38 per month, taking account of the benefits not liable to taxation and transfers.

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No accumulation with sickness, maternity, paternity and adoption benefits and with invalidity and old-age pensions.	Provision aimed at settling cases of overcompensation.	Unemployment benefits are accumulated with other social security benefits except with child allowance, housing allowance, social assistance etc.	Pension: Accumulation permitted, but benefits are reduced with pension. Sickness cash benefits ( <i>sjukpenning</i> ): if sickness benefit is paid at 100%, unemployment benefit/basic allowance will cease, otherwise unemployment benefits are reduced according to a table.	No accumulation.	<b>4. Accumulation with other social security benefits</b>
No accumulation with earnings from a full time activity.	Special rules concerning intermediate income.	See "Rates of the benefits".	No income from work to accumulate.	No accumulation.	<b>5. Accumulation with earnings from work</b>



Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>Partial unemployment</b>					<b>Partial unemployment</b>
<b>1. Definition</b>	Days or half days during which the execution of the work contract is suspended.	Weekly working time is reduced by at least 7.4 hours in relation to full-time employment.	<p>Partial unemployment (<i>Teilarbeitslosigkeit</i>): Loss of a job under compulsory insurance coverage, carried out in addition to another job under compulsory insurance coverage and search for a new job under similar coverage.</p> <p>Short-time work (<i>Kurzarbeit</i>): Temporary shortage of work due to economic reasons.</p> <p>Unemployment due to weather conditions (<i>Witterungsbedingter Arbeitsausfall</i>): In the building sector, temporary unemployment due to weather conditions (1 November to 31 March).</p>	Partial unemployment: resulting from the seasonal fluctuations of certain branches of the economic activity (building sector, hotel industry, artistic professions).	<b>1. Definition</b>
<b>2. Conditions</b>	See "Total unemployment".	See "Total unemployment".	<p>Partial unemployment benefit (<i>Teilarbeitslosengeld</i>):</p> <ul style="list-style-type: none"> <li>• Partial unemployment.</li> <li>• Personal declaration at the employment agency.</li> <li>• Waiting period: the unemployed must have been working in a job under compulsory insurance coverage for at least 12 months during the last two years, in addition to the job he/she is carrying on.</li> </ul> <p>Short-time work unemployment benefit (<i>Kurzarbeitergeld</i>):</p> <ul style="list-style-type: none"> <li>• Unavoidable shortage of work affecting at least one third of staff and resulting in a loss of income from work of more than 10% of monthly gross income from work.</li> <li>• Continuation of a non-terminated employment under compulsory insurance coverage.</li> </ul> <p>Bad winter weather allowance (<i>Winterausfallgeld</i>):</p> <ul style="list-style-type: none"> <li>• Shortage of work due to bad weather conditions for workers employed in the building sector at a work place affected by weather conditions.</li> <li>• Claim to a collective (organisation-wide or individually contracted) bad weather allowance is exhausted.</li> <li>• Employment with compulsory insurance coverage at the date of the work loss.</li> </ul>	A salaried worker from a certain social and professional category must certify a definite number of insurance days for the year previous the payment of the unemployment benefit (minimum 50-210 and maximum 240 insurance days). If the conditions necessary for a monthly unemployment benefit are not fulfilled, the insured can benefit from a special unemployment benefit.	<b>2. Conditions</b>

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p>Unemployment is regarded as partial when the worker's ordinary working day is temporarily reduced by at least one third, provided there is a proportional reduction in wages.</p> <p>For these purposes, a temporary reduction of ordinary working time means a deduction authorised during the duration of redundancy plans which do not include final reductions in working time and do not cover the full duration of the labour contract.</p>	<p>Reduction or suspension of hours usually worked below legal limit, because of economic, accidental, economical or technical reasons.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• <i>Systematic short time working:</i> Where the working week is reduced on a systematic basis from a full week to 3 days a week or less, the employee is entitled to claim Unemployment Benefit for the days not working.</li> <li>• <i>Part Time Working:</i> Where the number of days worked from week to week is 3 or less.</li> </ul> <p><i>Assistance:</i></p> <p><i>Part Time Working</i> Where the number of days worked each week is 3 or less.</p>	<p>When an unemployed person accepts part-time work which is less than he had before he may be entitled to benefits. In case of a part-time employed person (i.e. 75% work) becoming unemployed and thereafter becomes partially employed (i.e. 50%) the Allocation Committee may decide to pay the difference, i.e. 75% - 50% = 25% unemployment benefit for a maximum period of 2 years. This amount can be affected by the wages.</p>	<p>Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (<i>ordinary complement</i>). Earnings supplement because of a crisis, restructuration or reconversion of the enterprise (<i>extraordinary complement</i>).</p>	<p><b>Partial unemployment</b></p> <p><b>1. Definition</b></p>
<p>In addition to those applying in the case of total unemployment, entitlement to benefit for partial unemployment is dependent on decision by labour administration within the framework of a reorganisation plan.</p>	<ul style="list-style-type: none"> <li>• To have a weekly wage equal or higher to 18 times the minimum wage per hour (<i>SMIC</i>);</li> <li>• not being in seasonal unemployment;</li> <li>• not being unemployed because of strike;</li> <li>• suspension of the activity for more than 4 weeks.</li> </ul>	<p>See "Total unemployment" for the conditions.</p>	<p>See "Total unemployment".</p>	<p><i>Ordinary complement:</i> Request made by the employer. Authorisation by the National Institute for Social Protection (<i>Istituto Nazionale della sicurezza sociale, INPS</i>).</p> <p><i>Extraordinary complement:</i> Request made by the employer and Decree of Ministry of Labour.</p>	<p><b>2. Conditions</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Partial unemployment</b>					
<b>1. Definition</b>	<p>Short-time work: reduction of working time or periodic interruptions of work.</p> <p>Weather-related short-time work. Only for certain professional groups in the construction industry and only from 1 December through 15 March (with the exception of 24 December through 6 January).</p>	<p>Short-time working or two or more days of unemployment in a normal working week.</p>	<p>No special definition.</p>	<p>Normal working hours of the person concerned must have suffered a reduction of at least 50%.</p>	<ul style="list-style-type: none"> <li>• Short-time working support for the employer in the event of short-time working (<i>Kurzarbeitsunterstützung</i>).</li> <li>• Bad weather compensation in the building sector (<i>Schlechtwetterentschädigung</i>).</li> <li>• Further training allowance (<i>Weiterbildungsgeld</i>).</li> <li>• Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>).</li> </ul> <p>As regards the respective terms of partial unemployment see "Conditions".</p>
<b>2. Conditions</b>	<p>Minimum loss of work per month: 2 days. The loss of work cannot be credited:</p> <ul style="list-style-type: none"> <li>• if it is the result of regular and recurrent interruptions which are part of the business risk;</li> <li>• if it is common in the field, profession or company or is the result of seasonal variations in employment;</li> <li>• to the extent that it only becomes valid for a few days immediately before or after company holidays;</li> <li>• if the employee does not agree to the short-time work and therefore must be paid off at the end of the work contract;</li> <li>• if persons are involved who are in a working relationship for a particular period of time, a training relationship, or in the service of an organisation providing temporary work;</li> <li>• if it is the result of collective work disruptions in the firm in which the insured person works.</li> </ul>	<p>Employees normally employed by the enterprise at the time of partial unemployment. Categories:</p> <ul style="list-style-type: none"> <li>• Unemployment due to weather conditions,</li> <li>• unemployment due to in-plant reasons,</li> <li>• unemployment due to recession or for structural reasons.</li> </ul>	<p>See "Total unemployment".</p>	<p>See "Total unemployment".</p>	<p>Short-time working support (<i>Kurzarbeitsunterstützung</i>): No legal entitlement, support is paid to the employer. Collective agreement between the social partners must exist, the number of employees must remain the same, in four subsequent weeks employees must work in 80% of the normal working time (special provisions for older employees), the employer pays compensation to the employees.</p> <p>Bad weather compensation (<i>Schlechtwetterentschädigung</i>): The employers must pay the employees a compensation for the loss of working hours because of bad weather.</p> <p>Further training allowance (<i>Weiterbildungsgeld</i>): Entitlement if the waiting period allowing the unemployment benefit is fulfilled and if the employee does not get his salary during 12 months maximum. Either he takes part in further training measures or the employer must hire an unemployed as a substitute.</p> <p>Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>): Men and women can reduce their working time by 40% to 60% from age 55 and from age 50 respectively.</p>

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Part-time work:</i> When the unemployed, benefiting from unemployment insurance, is hired part-time.</p> <p><i>Temporary work reduction:</i> Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.</p>	<p>(a) Persons only seeking part-time job or who have a part-time job and seek to replace it with a full-time job or supplement it with another part-time job are entitled to unemployment allowances.</p> <p>(b) Employees whose normal working hours are reduced or whose activity is suspended are entitled to the reduced working hours allowance.</p> <p>(c) Employees in branches where work interruptions are frequent due to meteorological conditions are entitled to bad weather allowance.</p>	<ul style="list-style-type: none"> <li>• When an unemployed person accepts part-time work or not longer than one month lasting full-time work and the total time does not exceed 75% of the working hours of a full-time worker.</li> <li>• Where a person has lost his principal employment and has a secondary employment or entrepreneurship.</li> <li>• When an unemployed person has started such entrepreneurship which does not prevent accepting other work.</li> </ul>	<p>A person is considered as partially unemployed if he works less than what he wants compared to his former normal working hours per week before he became unemployed.</p>	<p>Any day of unemployment on which a person would normally work.</p>	<p><b>Partial unemployment</b></p> <p><b>1. Definition</b></p>
<p><i>Part-time work:</i></p> <ul style="list-style-type: none"> <li>• to benefit of unemployment insurance,</li> <li>• payment must be lower than the benefit amount,</li> <li>• working hours number in between 20% and 75% of full-time work.</li> </ul> <p><i>Temporary work reduction:</i> Agreement of employees.</p>	<p>(a) See "Total unemployment".</p> <p>(b) No leave has been given; the loss of work is due to economic factors and is unavoidable; the reduction in working hours is probably temporary and will allow to keep the jobs concerned.</p> <p>(c) The loss of work is exclusively due to meteorological conditions; continuing to work is technically impossible despite adequate protection measures, gives rise to disproportionate costs or cannot be required from employees.</p>	<p>See "Total unemployment". Adopted unemployment allowance can be paid for 36 months.</p>	<p>The right to compensation is to be taken under consideration every sixth month.</p> <p>When the period (300 days of benefit) comes to an end and the person is permanently part-time employed, the right to unemployment benefit will cease.</p>	<p>See "Total unemployment".</p>	<p><b>2. Conditions</b></p>

Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>3. Rates of the benefits</b>	60% of reference wage with a ceiling of €59 per day.	Normal rate which is proportional to the reduction of the working hours.	<p>Partial unemployment benefit (<i>Teil-arbeitslosengeld</i>): Reference salary and benefit rate: the same as for unemployment benefit (based on lost earnings). Length: six months.</p> <p>Short-time work unemployment benefit (<i>Kurzarbeitergeld</i>): determined on the basis of the difference between the short-term wage in the case of work shortage and the gross wage for full employment and the net wage thus resulting (net payment difference) (percent rates as for unemployment benefit (<i>Arbeitslosengeld</i>) according to the official scale). Financed from the first hour of work shortage by the unemployment insurance.</p> <p>Bad winter weather allowance (<i>Winterausfallgeld</i>): As for partial unemployment benefit. Financed from the 31<sup>st</sup> hour of work shortage by a levy of the employer in the business sector, when a collective agreement exists, from the 101<sup>st</sup> hour or work shortage by the unemployment insurance. Reimbursement of the social charges (sickness, long-term care and retirement insurance) to the employer for the 31<sup>st</sup> - 100<sup>th</sup> lost hour of work. From the deduction for the building trade in winter.</p>	The special benefit is paid yearly in a lump-sum. The amount varies according to the social and professional category of the beneficiary.	<b>3. Rates of the benefits</b>
<b>4. Sanctions</b>	See total unemployment, considering the specific situation.	See "Total unemployment".	As for total unemployment: under certain circumstances, entitlement to unemployment insurance benefits is suspended during 12 weeks (i.e. unemployment caused by the person) and for up to 12 weeks in the event of an unjustified refusal of a reasonable job.	The special unemployment benefit is not paid if the beneficiary receives other benefits on the pension model, with a rate higher than the one of the minimum old-age pension (see Table VI "Old-age").	<b>4. Sanctions</b>

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p>The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time.</p>	<p>Allowance paid by employer: 50% of gross wages per hour, with minimum of €4.42 per hour. Reimbursement of employer by state of €2.44 per hour.</p>	<p><i>Insurance:</i>  <ul style="list-style-type: none"> <li>• <i>Systematic Short Time Working:</i> One fifth of the weekly unemployment benefit rate for each day of unemployment. The sum of the number of days worked and the number of days benefit may not exceed 5 in the week.</li> <li>• <i>Part Time Working:</i> One sixth of the weekly unemployment benefit rate for each day of unemployment.</li> </ul> <i>Assistance:</i> See "accumulation with earnings from work".</p>	<p>Proportional to the reduction of the working hours. See above, "Benefits", point 5, rate.</p>	<p><i>Ordinary earnings complement:</i> 80% of the total remuneration for non worked hours between 24 and 40 hours a week for a maximum period of 12 months. For the second period of 6 months an upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment).  <i>Extraordinary earnings complement:</i> 80% of total pay for hours not worked, from 0 to 40 hours per week, for a maximum period of 36 months. An upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment).</p>	<p><b>3. Rates of the benefits</b></p>
<p>As for total unemployment.</p>	<p>In the event of fraud, 2 years of jail or fine of €3,811.</p>	<p><i>Insurance and Assistance:</i> Persons who fail to satisfy the main conditions for payment may have their payment withdrawn.</p>	<p>If the unemployed gives incorrect or misleading information or conceals information concerning his circumstances, the benefit rights may be forfeited.</p>	<p>Interruption of benefits in case of voluntary unemployment (refusal of an appropriate job).</p>	<p><b>4. Sanctions</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Rates of the benefits</b>	<p>Partial unemployment benefit (<i>Kurz-arbeitsentschädigung</i>) will be paid out as daily cash benefit. It generally consists of 80% of the credited loss of work after deduction of the employer's share of 20%.</p>	<p>80% of the gross hourly earnings although the benefit cannot exceed 2.5 times the social minimum wage (<i>salaire social minimum</i>) of €7.65 per hour. The first 8 hours of each month are not indemnified, the second 8 hours is to the employers' charges.</p>	<p>See "Total unemployment".</p>	<p>Proportion of the full rate corresponding to the reduction of the working hours.</p>	<p>Short-time working support (<i>Kurzarbeitsunterstützung</i>): A minimum of 0.125% of the daily rate of unemployment benefit (<i>Arbeitslosengeld</i>) per working hour lost (flat-rates are fixed by the Federal Minister of Economy and Labour).</p> <p>Bad weather compensation (<i>Schlechtwetterentschädigung</i>): 60% of the collectively agreed wages. The employer will be refunded the amounts paid + a payment of 30% (for social insurance).</p> <p>Further training allowance (<i>Weiterbildungsgeld</i>): In case manager of leave for training or for the employment of a substitute €14.53 are due daily for 3 to 12 months. For over 45 years old: the amount of the unemployment benefit, but at least €14.53.</p> <p>Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>): The employer who pays a compensation of 50% of the lost wage and 100% of the social security contributions is entirely refunded.</p>
<b>4. Sanctions</b>	<p>Suppression of entitlement to unemployment benefit (<i>Arbeitslosenentschädigung</i>) in case of:</p> <ul style="list-style-type: none"> <li>• voluntary unemployment (i.e. non respect of a job placement),</li> <li>• insufficient personal efforts,</li> <li>• unfulfilling the control obligations,</li> <li>• infringement of the information and declaration requests.</li> </ul>	<p>No specific sanctions.</p>	<p>See "Total unemployment".</p>	<p>See above.</p>	<p>No sanction foreseen.</p>

# Unemployment

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Part-time work:</i> The amount corresponds to the difference between the amount of the unemployment insurance benefit increased by 25%, and the amount of the part-time work earnings. Limit: the amount of the unemployment insurance.</p> <p><i>Temporary work reduction:</i> Remuneration kept up to a certain level.</p>	<p>(a) See "Total unemployment".</p> <p>(b) 80% of the relevant loss of salary taken into consideration. The allowance is paid for a maximum of 12 "accounting periods", over a 2-year period (accounting period = one month). A loss of work greater than 85% of the company's usual working hours cannot exceed 4 accounting periods.</p> <p>(c) 80% of the relevant loss of salary. The allowance is paid for a maximum of 6 accounting periods, over a 2-year period.</p>	<p>Adapted unemployment allowance: The amount per month paid for total unemployment minus 50% of salary or other earned income.</p>	<p>Compensation is paid according to a special table prescribed by the government.</p> <p>The benefit/basic allowance paid is in principle calculated in proportion to reduction in working hours.</p>	<p>See "Total unemployment".</p>	<p><b>3. Rates of the benefits</b></p>
<p>Same sanctions as for partial unemployment.</p>	<p>(a) See "Total unemployment".</p>	<p>Not applicable.</p>	<p>See above.</p>	<p>See "Total unemployment".</p>	<p><b>4. Sanctions</b></p>



Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>5. Accumulation with other social security benefits</b>	<ul style="list-style-type: none"> <li>Benefit from a full early pension: No unemployment benefit.</li> <li>Benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30% of the maximum unemployment benefit per day for worker with dependent family members.</li> </ul>	<ul style="list-style-type: none"> <li>Pensions: Accumulation permitted but duration of benefits is limited.</li> <li>No accumulation possible with early retirement pension.</li> <li>Sickness cash benefits: No accumulation.</li> </ul>	Pensions: Accumulation depending on individual circumstances. Sickness benefit ( <i>Krankengeld</i> ): No accumulation.	As for "Total unemployment".	<b>5. Accumulation with other social security benefits</b>
<b>6. Accumulation with earnings from work</b>	See total unemployment.	Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible.	The amount from a secondary activity is entirely taken into account if the job started during the payment of the short-time work unemployment benefit or the bad winter weather allowance.	As for "Total unemployment".	<b>6. Accumulation with earnings from work</b>

# Unemployment

Spain	France	Ireland	Iceland	Italy	
As for total unemployment.	No specific arrangement.	Normally no accumulation with other social insurance benefits. However, half rate Unemployment Benefit is payable to unemployment persons in receipt of Survivors Pension and One Parent Family Payment.	Pensions: Accumulation possible. Sickness cash benefits ( <i>sjúkradag-peningar</i> ): No accumulation.	No accumulation with pensions above the minimum pension.	<b>5. Accumulation with other social security benefits</b>
As for total unemployment.	Accumulation for the hours without unemployment benefit.	<p><i>Insurance:</i> Earnings from employment do not affect the rate of payment.</p> <p><i>Assistance:</i> Where a recipient engages in part-time or casual work Unemployment Assistance will be paid for the full week less 60% of the average weekly earnings. €12.70 per day of employment is disregarded if the recipient has no child dependants.</p>	Income from gainful activity reduces the benefits according to certain rules.	No accumulation possible.	<b>6. Accumulation with earnings from work</b>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Accumulation with other social security benefits</b>	Retirement pensions can be accumulated with partial unemployment benefit ( <i>Kurzarbeitsentschädigung</i> ), insolvency compensation ( <i>Insolvenzentschädigung</i> ), and unemployment benefit ( <i>Arbeitslosenentschädigung</i> ).	No accumulation.	See "Total unemployment".	Other reduced social security benefits compensating for loss of income, can be drawn in conjunction with reduced unemployment benefit ( <i>dagpenger under arbeidsløshet</i> ). For instance 50% of full rate sickness cash benefit ( <i>sykepenger</i> ) and 50% of full rate unemployment benefit.	Further training allowance ( <i>Weiterbildungsgeld</i> ): No accumulation with sickness benefit ( <i>Krankengeld</i> ).
<b>6. Accumulation with earnings from work</b>	Employer's participation amounts to 20% of work loss. The unemployment insurance covers the remaining 80% (at 80%).	No accumulation.	See "Total unemployment".	The earnings from work corresponding to the remaining working hours can be fully accumulated with the partial unemployment benefits.	Further training allowance ( <i>Weiterbildungsgeld</i> ): for earned income, accumulation possible up to the marginal earnings threshold ( <i>Geringfügigkeitsgrenze</i> ) of €309.38 per month, under which work is not subject to compulsory insurance, taking account of the benefits and transfers not liable to taxation.

# Unemployment

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Part-time work:</i> No accumulation with: benefits related to the loss of income, pensions of a compulsory social security scheme, early retirement benefits and other regular compensations paid by the employers because of a working contract suspension.</p> <p><i>Temporary work reduction:</i> No accumulation with sickness, maternity or paternity and adoption benefits, and with invalidity and old-age pensions.</p>	<p>See "Total unemployment".</p>	<p>Adopted unemployment allowance is accumulated with other social security benefits except with child allowance, housing allowance, social assistance etc.</p>	<p>Pension: Accumulation permitted, but benefits are reduced with pension.</p> <p>Sickness cash benefits (<i>sjukpenning</i>): if sickness benefit is paid at 100%, unemployment benefit/basic allowance will cease, otherwise unemployment benefits are reduced according to a table.</p>	<p>See "Total unemployment".</p>	<p><b>5. Accumulation with other social security benefits</b></p>
<p>Accumulation with earnings from a part-time work.</p>	<p>(a) See "Total unemployment". (b) and (c) Not Allowed.</p>	<p>See "Rates of the benefits".</p>	<p>Compensation is given for unemployed hours per week compared with previous working time.</p>	<p>See "Total unemployment".</p>	<p><b>6. Accumulation with earnings from work</b></p>

Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>Benefits for older unemployed</b> <b>1. Measure</b>	Pre-retirement pension on basis of collective agreements ( <i>prépension conventionnelle/conventioneel brugpensioen</i> ) in case of dismissal.	Voluntary early retirement scheme. A similar benefit is foreseen for those persons who had a flexible employment ( <i>fleksydelse</i> ).	<ul style="list-style-type: none"> <li>Part-time for elder workers (<i>Alters-telzeit</i>): Special part-time work scheme with at least 15 hours per week or a monthly remuneration exceeding € 325 for workers aged 55 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment.</li> <li>Retirement of unemployed at age 60: see Table VI.</li> </ul>	Unemployed aged more than 49 are given the possibility to be granted during 12 months whenever they have worked 210 days in the last 14 months previous the unemployment.	<b>Benefits for older unemployed</b> <b>1. Measure</b>
	<b>2. Conditions</b>	<ul style="list-style-type: none"> <li>General rule: To be aged 58; to be made redundant; to be entitled to unemployment benefit, to retire from labour market, obligation of substitution by unemployed worker.</li> <li>When laid off in enterprise recognised to be in difficulties: to be aged 52. When laid off in enterprise declared to be in a process of reorganisation: to be aged between 52 and 55 (in exceptional cases at the age of 50 after the opinion of a consulting committee). No replacement obligation.</li> </ul>	<ul style="list-style-type: none"> <li>To be aged between 60 and 65;</li> <li>to have paid voluntary early retirement contributions and to fulfil the conditions for unemployment benefit for at least 25 years during the last 30 years;</li> <li>to have reported the sum of private (including collective) pension funds to the unemployment insurance fund;</li> <li>to be resident in Denmark or in a member State of the EU;</li> <li>to be entitled to a flexible employment (<i>fleksydelse</i>).</li> </ul>	<ul style="list-style-type: none"> <li>Part-time for elder workers (<i>Alters-telzeit</i>): If earnings for such part-time work for older workers is increased by 20%, while reaching however at least 70% of the lump-sum net income paid so far, and contributions are paid for legal pension insurance at least at the level of the compulsory contributions due on the difference between the wage for the part-time work and 90% of a full-time wage, the federal labour office will refund the employer the wage supplement for 20%, as well as the difference in the contributions for the legal invalidity and old-age insurance, corresponding to the compulsory contributions for the shown difference, provided that the working place is taken up again.</li> <li>Retirement of unemployed at age 60: see Table VI.</li> </ul>	

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>• Early retirement (at age 64) on full pension.</li> <li>• In accordance with the Industrial Restructuring Law, workers in these sectors who are eligible are entitled to a form of benefit financed under the relevant sectoral restructuring plan rather than by the social security scheme. These benefits are of particular significance for workers aged 55 at the time of restructuring, who may draw them until they reach 65 years of age.</li> <li>• Partial retirement as from age 60 subject to a proportional reduction in retirement pension.</li> </ul>	<ul style="list-style-type: none"> <li>• Early retirement pension (<i>pré-retraite</i>): Financed by the State.</li> <li>• Allowance for job replacement (<i>allocation de remplacement pour emploi, ARPE</i>): Obligation of the employer to replace the job.</li> <li>• Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Ensure decent resources to old-age unemployed persons until their pension is paid off.</li> </ul>	<p>Pre-Retirement Allowance is payable to persons between 55 and 66 years of age.</p>	<p>No special measures.</p>	<p>No specific measures.</p>	<p><b>Benefits for older unemployed</b> <b>1. Measure</b></p>
<ul style="list-style-type: none"> <li>• Existence of agreement providing for such benefits.</li> <li>• Workers must meet all conditions for entitlement to a retirement pension except age criterion. Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries.</li> <li>• Claimant aged 55 or over:             <ul style="list-style-type: none"> <li>(i) Application submitted by firm to labour administration setting out details of crisis situation.</li> <li>(ii) Declaration of crisis issued by labour administration.</li> </ul> </li> <li>• Claimant aged 62 or over: Need for a reorganisation plan.</li> </ul>	<p>Early retirement pension (<i>pré-retraite</i>): At least 57 years (exceptionally 56 years of age). To justify employment liable to social security contributions during 10 years; at least one full year employment in the enterprise; no entitlement to a full old-age pension.</p> <p>Allowance for job replacement (<i>allocation de remplacement pour emploi, ARPE</i>): With approval of the employer, employees aged 58 (55 in special cases) may cease their activity if they can proof of 160 quarters of old-age insurance, 12 years of membership in unemployment insurance and at least 1 year of employment in the enterprise.</p> <p>Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Age under 60 and proof of 160 quarters of insurance. Resources below a certain ceiling.</p>	<ul style="list-style-type: none"> <li>• Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer.</li> <li>• Recipients must not engage in insurable employment.</li> </ul>	<p>No special measures.</p>	<p>Not applicable.</p>	<p><b>2. Conditions</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Benefits for older unemployed</b> <b>1. Measure</b>	<p>From age 60 through to retirement age, extended duration of payments in the case of total unemployment (500 cash benefit days, see above). Individuals who draw a full retirement pension are no longer entitled to unemployment benefit (<i>Arbeitslosenentschädigung</i>) for full unemployment. However, they continue to be eligible if they engage in short-time work and in the case of insolvency of their employer (insolvency compensation, <i>Insolvenzentschädigung</i>).</p>	<p>Pre-retirement compensation (<i>indemnité de préretraite</i>) permitting enterprises to dismiss structurally redundant workers and to re-equilibrate the age structure among the workers within an enterprise. Early retirement measures are also applied in case of night- and shift-work. The indemnity is paid by employers and partially reimbursed by the employment fund.</p>	<p>Prolongation of benefits duration but at social minimum rate. Possibly, early retirement pension as part of agreements secured by collective bargaining and according to economic sector.</p>	<p>No early retirement scheme. Persons over 64 years old can draw daily cash benefit till they become 67 and eligible for old age pension. In this age group self-employed persons who have ceased their activity are eligible for daily cash benefits. More favourable income basis provisions apply.</p>	<p>Early retirement pension in the event of unemployment (see Table VI "Old-age").  Within unemployment insurance special support (<i>Sonderunterstützung</i>): benefit for older unemployed persons in the mining sector: from the age of 52.</p>
<b>2. Conditions</b>	<p>General conditions.</p>	<ul style="list-style-type: none"> <li>• Age 57, and having fulfilled in the three following years the conditions for an early retirement pension (<i>pension de vieillesse anticipée</i>), and fulfilling certain conditions related to work record.</li> <li>• Must not exercise any professional activity other than insignificant or occasional activities.</li> </ul>	<p>As for full unemployment and aged at least 57.5 when becoming unemployed. Early retirement pensions vary according to industrial and professional sector.</p>	<p>See above.</p>	<p>Capable to work, willing to work and unemployed and completion of qualifying period required by pension insurance in the event of old-age insurance (See Table VI "Old-age").  Completion of age 52 and at least 10 years of employment in an enterprise of the mining industry before unemployment occurred.</p>

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Early retirement for elder unemployed persons: See Table VI "Old Age".</p>	<p>Possibility of increasing by a maximum of 120 the number of daily allowances and extending the allowance reference period by 6 months.</p>	<p>Unemployment pension (<i>Työttömyyseläke</i>).</p>	<p>No early retirement benefit exists. Persons entitled to old age pension before the age of 65 may get reduced unemployment benefits.</p>	<p>No special measures.</p>	<p><b>Benefits for older unemployed</b> <b>1. Measure</b></p>
<p>To have exhausted entitlement to unemployment benefit. To have applied for an old-age pension.</p>	<p>Insured persons who have become unemployed in the two and a half years preceding the age giving entitlement to a 1<sup>st</sup> pillar old-age pension and who are generally impossible or very difficult to recruit due to the state of the labour market.</p>	<p>Unemployment pension (<i>Työttömyyseläke</i>) is payable to those aged 60-64 and being long-term unemployed who have received unemployment allowance for the maximum period.</p>	<p>Unemployment benefits to a person who has an old-age pension will be paid up to 65% of earlier income. If a person draws a full disability pension or gets 100% sickness benefits he is not entitled to unemployment benefits.</p>	<p>No special measures.</p>	<p><b>2. Conditions</b></p>



Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>3. Rates of the benefits</b>	<p>A supplementary allowance (<i>indemnité complémentaire/aanvullende vergoeding</i>) is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit. The indemnity is paid by the employers.</p> <p><i>Measures:</i> Part-time allowance for elder workers (<i>pré-pension conventionnelle à mi-temps/halftijds brugpensioen</i>): complementary indemnity system for certain older employees in case of benefit reduction for part-time work.</p> <p><i>Conditions:</i> Minimum age 55; entitled to unemployment benefit; replacement obligation for those hours the beneficiary does no longer work - no exception possible.</p> <p><i>Rates:</i> In addition to the remuneration of his part-time work, the beneficiary receives a supplement partly consisting of unemployment benefit and the remaining sum of which is paid by the employer. The unemployment benefit is paid at a flat-rate of € 12 per day.</p>	<p>91% of the highest unemployment benefit, but not more than DKK 2,835 (€ 382) per week.</p> <p>Flexible employment (<i>fleksydelse</i>): same amount. Ceiling: average individual income during the last 12 months.</p>	<p>See Table VI "Old-age".</p> <p>The salaried must reimburse the benefits unduly credited if he is responsible of this illegal payment.</p>	As for "Total unemployment".	<b>3. Rates of the benefits</b>
<b>4. Accumulation</b>	<p>Accumulation possible with benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30% of the maximum unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>) per day for worker with dependent family members.</p>	<p>Income from other gainful activity: accumulation possible if the income does not come from a flexible job; otherwise the salary is deducted from the benefit. Deduction also in the case of stakeholder pensions.</p>	<p>No accumulation possible with an old-age pension for Part-time for elder workers (<i>Altersteilzeit</i>). If so: cancellation of the pension.</p>	As for "Total unemployment".	<b>4. Accumulation</b>
<b>Adjustment</b>	<ul style="list-style-type: none"> <li>Unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>): linked to the consumer price index (except tobacco, alcohol and fuel).</li> <li>Pre-retirement pension on basis of collective agreements (<i>pré-pension conventionnelle/conventioneel brugpensioen</i>): linked to the same index. In addition, each year on 1<sup>st</sup> January, adaptation of the supplementary allowance (<i>indemnité complémentaire/ aanvullende vergoeding</i>) (paid by the employer, see above), according to the conventional salary evolution.</li> </ul>	<p>Once a year according to the adjustment rate (<i>satsreguleringsprocenten</i>).</p>	<p>The reference salary for an unemployment benefit is adjusted at the completion of one year according to the evolution of gross salaries.</p>	<p>On the proposal of the Administrative Council of the Office for Employment (O.A.E.D.), charged to deliver the benefits, the Minister for Labour and Social Security decides whether adjusting or not the unemployment benefits rate for the reference year.</p>	<b>Adjustment</b>

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> <li>• 100% of pension due at normal retirement age.</li> <li>• From 55 to 60 years of age, 80% of average wage for 6 months preceding restructuring declaration for sector in question.</li> <li>• From 60 to 65 years of age, 75% of average remuneration for 6 months preceding early retirement.</li> </ul> <p>Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.</p>	<p>Early retirement pension (<i>préretraite</i>): 65% of the portion of daily earnings taken as reference lower than the social security contribution ceiling and 50% for the portion of the salary included between the ceiling and 2 times the ceiling.</p> <p>Allowance for job replacement (<i>allocation de remplacement pour emploi, ARPE</i>): 65% of the reference salary.</p> <p>Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): €890 for a complete month at a full rate.</p>	<p>€124.80 per week (maximum). Rates vary according to the means of the claimant.</p>	<p>No special measures.</p>	<p>Not applicable.</p>	<p><b>3. Rates of the benefits</b></p>
<p>In certain cases accumulation possible with social security benefits and with earnings from work.</p>	<p>No accumulation with an old-age pension or with social security benefits (sickness, maternity, employment injuries and occupational diseases). No accumulation with a full time activity.</p>	<p>Not applicable.</p>	<p>No special measures.</p>	<p>Not applicable.</p>	<p><b>4. Accumulation</b></p>
<p>No automatic adjustment.</p>	<p>Once per year.</p>	<p>Not applicable.</p>	<p>The benefit amount is revised when the state budget is passed each year taking into account developments in wages, prices and the economy. However, the Minister of Social Affairs may change the benefit amount if substantial changes take place in wage trends and the economic premises after the budget has been passed.</p>	<p>No automatic adjustment.</p>	<p><b>Adjustment</b></p>

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Rates of the benefits</b>	General rates.	Percentage of previous gross earnings, as follows: <ul style="list-style-type: none"> <li>• 85% during 1st 12 months,</li> <li>• 80% during 2nd 12 months,</li> <li>• 75% during 3rd 12 months.</li> </ul>	See "Total unemployment". Vary according to industrial and professional sector.	See above.	Amount of the theoretical invalidity pension (See Table V "Invalidity").
<b>4. Accumulation</b>	Retirement pensions can be accumulated with partial unemployment benefit ( <i>Kurzarbeitsentschädigung</i> ), insolvency compensation ( <i>Insolvenzentschädigung</i> ), and unemployment benefit ( <i>Arbeitslosenentschädigung</i> ).	Disqualification from early retirement if the amount of the professional income is over the half of the social minimum salary €661.24.	See "Total unemployment".	See above.	Special support ( <i>Sonderunterstützung</i> ): in case of payment of a pension.
<b>Adjustment</b>	No automatic adjustment of the benefits provided by law. Practically, it is executed at regular intervals by the Parliament.	Automatic indexation of the allowances according to the price evolution every time the index number varies of 2.5% with regard to the previous expiring quotation.	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Yearly adjustments based on the adjustment of the Basic Amount ( <i>Grunnbeløpet</i> ) by Parliament decision. Normally taking effect from 1 <sup>st</sup> May. No adjustment in a running period of benefit payment, except for beneficiaries over 64 years of age.	Unemployment benefit ( <i>Arbeitslosengeld</i> ): annual increase of the ceiling. The special support ( <i>Sonderunterstützung</i> ) is annually adjusted like pensions.

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
See Table VI "Old-age"	See "Total unemployment".	The amount of the unemployment pension ( <i>Työttömyyseläke</i> ) corresponds to the disability pension.	The old age pension is deducted from the daily unemployment benefit before payment. The benefits are reduced by 1/260 of the annual pension.	None.	<b>3. Rates of the benefits</b>
No accumulation with sickness, maternity or paternity and adoption benefits, and with invalidity and old-age pensions.	See "Total unemployment".	Unemployment pension ( <i>Työttömyyseläke</i> ) is paid if monthly income from work is under € 448.44.	Pension: Accumulation permitted, but benefits are reduced with pension. Sickness cash benefits ( <i>sjukpenning</i> ): if sickness benefit is paid at 100%, unemployment benefit/basic allowance cease, otherwise unemployment benefits are reduced according to a table.	No accumulation.	<b>4. Accumulation</b>
No automatic adjustment of the benefits provided by law.	No automatic adjustment of benefits. The maximum insured salary is adapted so that virtually all insured employees are covered for their full salary.	Index-linked as disability pensions.	Adjustments are depending on parliamentary decisions.	Adjustment is by legislation annually, usually in line with movements in prices.	<b>Adjustment</b>

Table X

## Unemployment

	Belgium	Denmark	Germany	Greece	
<b>Taxation and social contributions</b>	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation (subject to progression).	Benefits are generally subject to taxation. Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	<b>Taxation and social contributions</b>
<b>1. Taxation of cash benefits</b>					<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children).  If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit and no tax reduction.	The minimum income levels ( <i>Existenzminimum</i> ) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2003 are €7,235 for single adults and €14,470 for married couples.	Tax is levied on benefits where total annual income exceeds the €10,000 ceiling. Increased ceiling according to the number of children: 1 child: €1,000 2 children: €2,000 3 children: €10,000 4 children: €11,000	<b>2. Limit of income for tax relief or tax reduction</b>
<b>3. Social security contributions from benefits</b>	Solidarity contribution ( <i>cotisation de solidarité/solidariteitsbijdrage</i> ) of 1% or 3% cumulated with a 3.5% deduction of the total amount of the pre-retirement pension on basis of collective agreements ( <i>pré-pension conventionnelle/conventioneel brugpensioen</i> ) (or in any case of a "ceiling" amount).	Contributions to the supplementary pension scheme ( <i>arbejdsmarkedets tillægspension, ATP</i> ), also for flexible work.	The beneficiary is not required to pay social contributions. However, the Federal Employment Office pays contributions for retirement, sickness and long-term care insurance on the behalf of compensatory unemployment benefits providers.	No contributions.	<b>3. Social security contributions from benefits</b>

# Unemployment

Table X

Spain	France	Ireland	Iceland	Italy											
Benefits are subject to taxation.	Benefits are subject to taxation after deduction of 10% and then of 20%.	<p><i>Insurance:</i> Benefits are liable to taxation. The first €13 of weekly payment is exempted from taxation.</p> <p><i>Assistance:</i> Not subject to taxation.</p>	Benefits are fully liable to taxation.	Benefits are subject to taxation.	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of cash benefits</b></p> <p><b>2. Limit of income for tax relief or tax reduction</b></p> <p><b>3. Social security contributions from benefits</b></p>										
The limit varies annually according to the incomes and family circumstances.	<p>Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> <li>• Single person € 8,303</li> <li>• Couple with no children € 12,602</li> <li>• Couple with one child € 14,698</li> <li>• Couple with two children € 16,794</li> </ul>	<p>Where annual income is below certain amounts, income tax is not payable. For 2002, a single person with income below €7,600 and a married couple with income below €15,200 is not liable for tax. In the case of employees, these amounts are increased by €4,000 per employee.</p> <p>Persons aged over 65 are exempt from tax if annual income is below €15,000 (single person) or €30,000 (married couples).</p>	<p>General taxation rules.</p> <p>The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€9,565).</p> <p>All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€3,686) for the assessment year 2002 (income year 2001).</p>	<p>Tax relief is applicable for the part of the income corresponding to social security contributions.</p> <p>Annual tax exemption ceiling for a single person: €7,500.</p> <p>The extent of taxation depends on total annual income of the individual or of the family.</p> <table border="0"> <tr> <td>23%</td> <td>up to €15,000</td> </tr> <tr> <td>29%</td> <td>€15,000 to €29,000</td> </tr> <tr> <td>31%</td> <td>€29,000 to €32,600</td> </tr> <tr> <td>39%</td> <td>€32,600 to €70,000</td> </tr> <tr> <td>45%</td> <td>beyond €70,000.</td> </tr> </table>		23%	up to €15,000	29%	€15,000 to €29,000	31%	€29,000 to €32,600	39%	€32,600 to €70,000	45%	beyond €70,000.
23%	up to €15,000														
29%	€15,000 to €29,000														
31%	€29,000 to €32,600														
39%	€32,600 to €70,000														
45%	beyond €70,000.														
<p><i>Insurance:</i> Social security contributions have to be paid (not for employment injuries and occupational diseases, unemployment, wage guarantee fund and vocational training).</p> <p><i>Assistance:</i> Only contributions for Health care, family allowances and for retirement in the case of allowances for persons over 52 years of age.</p>	<p>Generalised social contribution of 6.2% (<i>contribution sociale généralisée, CSG</i>) and of contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.</p>	No contributions.	The unemployed pays 4% of the benefits to a pension fund and the Unemployment Fund pays 6% of the benefits to a pension fund.	No contributions.											

Table X

## Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b>	Unemployment benefit ( <i>Taggelder</i> ) and insolvency compensation ( <i>Insolvenzentschädigung</i> ) are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation.
<b>1. Taxation of cash benefits</b>					
<b>2. Limit of income for tax relief or tax reduction</b>	No tax reduction. Annual incomes from CHF 24,000 (€ 16,520) are subject to taxation.	For tax purposes social security benefits replacing income are treated as wages.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Not applicable.	Not applicable.
<b>3. Social security contributions from benefits</b>	Unemployment benefit in the case of total unemployment is subject to contributions for state pension insurance, invalidity insurance, the families' compensation fund ( <i>AHV/IV/FAK</i> ) and company staff welfare.	Contributions deduction for sickness care, long term care insurance and for pension insurance.	Social insurance contributions for the Unemployment Benefit Act ( <i>Werkloosheidswet, WW</i> ), the General Surviving Relatives Act ( <i>Algemene Nabestaandenwet, Anw</i> ), the General Old-Age Pensions Act ( <i>Algemene Ouderdomswet, AOW</i> ), The General Exceptional Medical Expenses Act ( <i>Algemene wet bijzondere ziektekosten, AWBZ</i> ) and, in some cases, the Health Insurance Act ( <i>Ziekenfondswet, ZFW</i> ) are deducted from the <i>WW</i> benefit.	Normal rate of social security contribution (7.8%).	No contributions.

# Unemployment

Table X

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits and basic allowance are subject to taxation.	Both Contribution-based Jobseeker's Allowance and Income-based Jobseeker's Allowance are taxable subject to certain amounts (these maximum amounts are equal to the personal or couple rate).	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>
Not applicable. Benefits are not subject to taxation.	Taxation depends on the annual income of the individual or family. Lower threshold for taxation: <ul style="list-style-type: none"> <li>• Single persons: from CHF 1,483 (€ 1,021) to CHF 18,852 (€ 12,976) depending on the canton/ federal tax: CHF 20,102 (€ 13,837).</li> <li>• Married couple without children: from CHF 7,425 (€ 5,111) to CHF 26,005 (€ 17,900) depending on the canton/ federal tax: CHF 32,508 (€ 22,376).</li> <li>• Married couple with two children: from CHF 15,000 (€ 10,325) to CHF 38,031 (€ 26,178) depending on the canton/ federal tax: CHF 45,662 (€ 31,430).</li> </ul>	Not applicable.	No limit.	Both contribution-based Jobseeker's Allowance and income based Jobseeker's Allowance are taxable subject to certain amounts (these maximum amounts are equal to the personal or couple rate). The amount is notified to the Inland Revenue but no deduction is made when benefit is paid.	
No contributions.	Contributions to the 1 <sup>st</sup> pillar and the 2 <sup>nd</sup> pillar (for the risks of invalidity and death) and premiums for compulsory non-occupational accident insurance.	Not applicable.	No contributions.	No contributions are payable on benefit payments.	





- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment

**XI Guaranteeing sufficient resources**

- XII Long-term care

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>General non-contributory minimum: Designation</b>	Minimum de Moyens d'Existence, Minimax ( <i>Bestaansminimum</i> ).	Social Bistand (Social assistance). Starthjælp (Settlement benefit).	Sozialhilfe.	No general scheme exists. See specific allowances below.	<b>General non-contributory minimum: Designation</b>
<b>Applicable statutory basis</b>	Law of 7 August 1974 instituting the right to minimum subsistence resources ( <i>minimum de moyens d'existence/Bestaansminimum</i> ).	Law of 10 June 1997 on active social policy.	Federal Social Assistance Act ( <i>Bundessozialhilfegesetz, BSHG</i> ) of 30 June 1961; co-ordinated 23 March 1994, last amended by the Law of 23 December 2002.	No general scheme.	<b>Applicable statutory basis</b>
<b>Basic principles</b>	To assure a minimum income to persons not disposing of sufficient resources and who are unable to procure them by personal effort or other means. Differential amount. Subjective right, non-discretionary.	Activation measures and/or benefits in kind are offered when a person is, for particular circumstances (sickness, unemployment), temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family. Differential amount. Subjective right, with a discretionary element.	To enable the recipients who are unable to support themselves to enjoy a decent standard of living and to place them in a position to live independently of social assistance ( <i>Sozialhilfe</i> ). Differential amount. Subjective right, non-discretionary.	No general scheme.	<b>Basic principles</b>
<b>Entitled persons / beneficiaries</b>	Spouses living in the same accommodation or the individual.	Individual, except when married: couple; children have a personal right.	Individual or independent family unit.	No general scheme.	<b>Entitled persons / beneficiaries</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
Ingreso mínimo de inserción or Renta mínima.	Revenu Minimum d'Insertion (RMI).	Supplementary Welfare Allowance.	Félagsleg aðstoð (Social assistance).	Minimo Vitale or Reddito minimo (minimum income).	<b>General non-contributory minimum: Designation</b>
Not uniform laws of the 17 Autonomous Communities ( <i>Comunidades Autónomas</i> ).	Social action and Family Code ( <i>Code de l'action sociale et de la famille</i> ), articles L. 262-1 and following.	Social Welfare (Consolidation) Act of 1993, as amended.	Local Authorities' Social Services Act ( <i>Lög um félagsþjónustu sveitarfélaga</i> ), no. 40/1991, of March 1991 with later amendments.  Social Assistance Act ( <i>Lög um félagslega aðstoð</i> ), no. 118/1993, of December 1993 with later amendments.	Set by the regional authorities. Most regions settle their services by means of laws of reorganisation of supplementary benefit services. In other regions (such as <i>Toscana, Emilia-Romagna</i> ) the municipalities or local Health Centres ( <i>Unità Sanitarie Locali, USL</i> ) fix the amount of the "minimum income" by means of individual regulations of social help allowances. Regions with a specific regulation concerning this subject: <i>Umbria, Aosta Valley</i> and autonomous province de <i>Bolzano</i> .	<b>Applicable statutory basis</b>
Combat poverty by means of cash benefits, for the basic needs of living. Differential amount. Subjective right, non-discretionary, sometimes subject to budget funds.	To enable those in need to dispose of minimum revenues in order to satisfy essential requirements and to encourage sociological and professional integration of deprived persons.  Differential amount (the situation of the family is taken into account). Subjective right, non-discretionary.	Supplementary Welfare Allowance gives a basic weekly income to people who have little or no means. In addition, lump-sum payments can be made to meet urgent or exceptional circumstances.  Differential amount. Statutory entitlement to basic weekly allowance, provided the general conditions are satisfied. Lump-sum payments and weekly supplements for rent or mortgage costs are discretionary.	<i>Local Authorities Social Services:</i> To guarantee financial and social security and to work for the welfare of the inhabitants on the basis of mutual help. The financial assistance is aimed towards those who cannot support themselves or their children by other means, such as salaries or income from the social security.  <i>State social assistance:</i> To provide additional assistance within the limit set by the law in special circumstances to defined groups of people.	Allowance which achieves a transfer of public resources in favour of citizens who really have no work and who do not have an income above a certain determined level (corresponding to a hypothetical subsistence level).  Differential amount according to the composition of the family and of the basic minimal income fixed by the region, the municipalities and the local Health Centres ( <i>Unità Sanitarie Locali, USL</i> ). Subjective right, non-discretionary.	<b>Basic principles</b>
Isolated people or independent family units.	Individual right. Family situation is taken into account (couple married or not, children, adults, dependants under 25 years of age).	Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.	<i>Local Authorities Social Services:</i> Individuals. The family; couples and children are considered as one unit. (The municipality of Reykjavik does not include the cost of children).  <i>State social assistance:</i> In principle individual right.	All citizens in a situation of need due to a lack of individual economic resources.	<b>Entitled persons / beneficiaries</b>

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>General non-contributory minimum: Designation</b>	Sozialhilfe.	Revenu Minimum Garanti.	Algemene Bijstand.	Stønad til livsopphold.	Sozialhilfe.
<b>Applicable statutory basis</b>	Social Assistance Act ( <i>Sozialhilfegesetz</i> ) of 15.11.1984. The act is in force in its modified version.	Law of 29 April 1999, creating a guaranteed minimum income ( <i>revenu minimum garanti</i> ).	National Social Assistance Act ( <i>Algemene bijstandswet, Abw</i> ).	Act on Social Services of 13 December 1991 (put into force of 1 January 1993).	Different acts of the 9 <i>Länder</i> .
<b>Basic principles</b>	To enable those in need of help to lead a decent existence if they are unable to support themselves or their family members. Also personal help in the case of extraordinary difficulty is to be guaranteed to them. Differential rate. Subjective entitlement, not arbitrary.	Fight against social exclusion. To ensure sufficient means for a decent standard of living and measures of professional and social integration. Differential amount. Subjective right, non-discretionary.	To provide financial assistance to every citizen resident in the Netherlands who cannot provide for the necessary costs of supporting himself or his family, or cannot do so adequately, or who is threatened with such a situation. The Act provides financial resources to meet their essential costs. The allowance is aimed at achieving again a position in which the claimant can independently meet the necessary costs of living. National norms have been established. In addition, local municipalities can provide other allowances.	The general objective is to secure the subsistence of persons who do not have sufficient economic means to cover basic needs through work or by filing economic claims. • Differential amount. • Subjective right, discretionary. • Complementary, provisional support. • Municipalities are legally obliged to provide social financial assistance.	To enable those persons to lead a decent life who need the help of society. Differential amount. Subjective right, non-discretionary.
<b>Entitled persons / beneficiaries</b>	Single persons and households	Universal law.	In principle an individual right; households (married or unmarried couples irrespective of sex): assistance applied for and received by one of the partners as a family assistance; upon request half of the amount of the assistance can be received by each of the partners.	In principle: Individual. Married people and dependant children are though considered as one economic unit. The benefit of sharing expenses is considered in common households.	Single persons and households (families) in need.

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Rendimento mínimo garantido.	No general non-contributory scheme at federal level.	Toimeentulotuki.	Ekonomiskt bistånd.	Income Support.	<b>General non-contributory minimum: Designation</b>
Law 19-A/96 of 29.6.1996. Statutory Order 196/97 of 31.7.1997.	Not applicable.	Social Assistance Act ( <i>Laki toimeentulotuesta</i> ) of 30 December 1997 (in force as of 1 March 1998).	Law of January 2002.	Income Support (General) Regulations, 1987. Social Security Administration Act 1992.	<b>Applicable statutory basis</b>
Benefit of the non-contributory scheme and social integration programme with the aim of ensuring that individuals and their family will have sufficient resources to cover their basic needs, while favouring at the same time their gradual social and professional integration. Differential amount. Subjective right.	Not applicable.	Social assistance is a form of last resort assistance. The assistance is given when a person (family) is temporarily, for a shorter or longer period without sufficient means to meet the necessary costs of living.	Social assistance is a form of last resort assistance. The assistance is given when a person (or a family) is temporarily (for a shorter or longer period) without sufficient means to meet the necessary costs of living.	Tax financed scheme providing financial help for people who are not in full time work (16 hours or more a week for the claimant, 24 hours or more for claimant's partner), who are not required to register as unemployed and whose income from all sources is below a set minimum level. Differential amount.	<b>Basic principles</b>
Persons 18 years of age or older, or less than 18 years of age, provided that they are emancipated by means of marriage, or have children who are minors and financially dependent on the household or, if a woman, to be pregnant.	Not applicable.	In principle individual right; the situation of the household (married or unmarried couples and minor children) is considered as a whole.	In principle individual right. The situation of the household (married or unmarried couples with minor children) is considered as a whole.	Allowance received by individual who may claim for a partner and any dependant children in the household.	<b>Entitled persons / beneficiaries</b>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>General conditions</b>	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.	<b>General conditions</b>
<b>1. Duration</b>					<b>1. Duration</b>
<b>2. Nationality</b>	Nationals; persons benefiting from EEC Rule 1612/68; stateless persons, refugees and those of undetermined nationality.	Benefits of more than 6 months paid only to Danish nationals, assimilated persons, or foreign citizens living in Denmark since more than 7 years.	Nationals; citizens of the signatory countries to the Social Security agreement (e.g. all EU Member States), persons granted political asylum; other foreigners (with restrictions). Rules for benefits for asylum seekers, civil war refugees and foreigners with enforceable need to emigrate determined according to the Asylum Seeker Benefits Act ( <i>Asylbewerberleistungsgesetz, AsylbLG</i> ).	No general scheme.	<b>2. Nationality</b>
<b>3. Residence</b>	Residing effectively in the country.	Residence in Denmark during 7 of the last 8 years. Otherwise: settlement benefit ( <i>starthjælp</i> ).	Reside in the country; Germans normally residing abroad may, in certain emergency cases, be granted social assistance.	No general scheme.	<b>3. Residence</b>
<b>4. Age</b>	With effect from 18 years of age (civil majority), with three exceptions: the minors emancipated by marriage, single persons looking after (a) child(ren) and pregnant minors.	No conditions relating to age (in practice, however, assistance is seldom given to children under 18 years of age because they are supported by their parents).	No age condition; minors can claim on their own right. As of the age of 65 the benefit under the law on guaranteeing basic resources ( <i>Grundsicherungsgesetz</i> ) is claimed instead of social assistance.	No general scheme.	<b>4. Age</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
Generally 12 months; possibility to be extended.	Three months, possibility to be extended for periods of between three months and one year.	Unlimited.	Unlimited.	Limited, with possibility of renewal depending on duration of the situation of need.	<b>General conditions</b> <b>1. Duration</b>  <b>2. Nationality</b>          <b>3. Residence</b>          <b>4. Age</b>
Not in all cases a condition of eligibility.	Nationals and foreigners living in stable conditions in France, said stability being determined with regard to residence permits in their possession.	Nationals, refugees and stateless persons and all persons legally residing in the State, regardless of nationality.	No nationality requirement.	Nationals, foreign residents and political asylum seekers.	
To have been a resident of the Autonomous Community ( <i>Comunidad Autónoma</i> ) for a certain period (usually between 3 and 5 years).	Lasting and regular residence in France.	Residence in the State.	Legal residence in the State.	Residence in the regional or municipal territory (according to the authority administering the service).	
Between 25 and 65 years of age; those under 25 entitled to maintenance or handicapped people.	With effect from 25 years of age; those under 25 who have to support a child, possibly not yet born.	Normally paid from 18 years of age.	<i>Local Authorities Social Services:</i> Persons 18 years and older. <i>State social assistance:</i> No age condition.	No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.	



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>General conditions</b>	Unlimited, until the crisis has come to an end.	Unlimited.	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.
<b>1. Duration</b>					
<b>2. Nationality</b>	Nationals of contracting States with welfare agreements (e.g. all EU, EEC Member states, and Switzerland); persons recognised as being refugees; foreigners from non-contracting States, if their need for assistance is essential in the general interest or in the interests of the person in need, in order to protect them from a worsening situation.	Without regard to nationality.	All persons legally residing in the Netherlands with inadequate financial resources to meet their essential living costs.	No nationality condition.	Differs between the <i>Länder</i> : Upper Austria, Styria and Tyrol do not refer to nationality, the other federal States grant full social assistance ( <i>Sozialhilfe</i> ) only to Austrian residents, refugees under the Geneva Convention, nationals from states with which Austria has concluded mutual agreements, and to those foreigners who are assimilated on the grounds of state treaties. Whereas an entitlement to assistance for subsistence resources ( <i>Hilfe zum Lebensunterhalt</i> ) is also granted to non-assimilated foreigners in Lower Austria, Burgenland and Vorarlberg, social assistance ( <i>Sozialhilfe</i> ) in total to this category of persons is within the authorities' discretion in Kärnten, Salzburg and Vienna.
<b>3. Residence</b>	Residence in Liechtenstein is a condition. Liechtenstein nationals abroad (outside of the EU and EEC) can be awarded social assistance in the case of emergency.	Persons resident on Luxembourg territory and having resided in the country for at least 5 years during the last 20 years. This residence condition is not required for EU or EEA citizens nor for refugees.	All persons legally residing in the Netherlands with inadequate financial resources to meet their essential living costs.	All persons legally resident in the country.	Residence in Austria (some minor exceptions). Typically the actual stay is no relevant state of affairs.
<b>4. Age</b>	No age condition.	With effect from 25 years; exceptions for persons unable to work, those who are looking after a child or an invalid.	As from 18 years. People aged 21 or 22 may receive less benefits if the municipalities find that full benefit makes employment financially unattractive. The benefit for persons aged 65 or more is fixed at net amount of <i>AOW</i> pension. The level for young persons under 21 is based on child allowance figures. If these young persons are facing higher living costs, then their parents are responsible for them. If parental assistance is impossible, a supplementary allowance can be claimed under the special assistance scheme.	No age condition. (In practice, however, allowance is seldom given individually to children under 18 years of age due to the parents' responsibility for fostering their children according to the Act on Children and Parents of 8 April 1981).	No age conditions.

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
12 months, extended automatically.	Not applicable.	Unlimited.	Unlimited, until circumstances no longer require it.	Unlimited.	<b>General conditions</b> <b>1. Duration</b>
Independent of nationality.	Not applicable.	Without regard to nationality.	No nationality requirements.	No nationality requirement but claimants who have lived outside the UK during the period of 2 years before the date of claim, must satisfy the habitual residence test.	
Legal place of residency in Portugal.	Not applicable.	All persons residing in the country.	All persons with the right to stay in the country.	Must be present in the country.	<b>3. Residence</b>
18 years of age or older, or less than 18 years of age if the person is emancipated and has minor child dependants or in the case of pregnancy.	Not applicable.	No age condition (in practice, however, social assistance is seldom given individually to children under 18 years of age because parents are obliged to support their children).	Assistance is given to the family as a whole, as long as parents are obliged to support their children. No other condition relating to age.	In general, from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	<b>4. Age</b>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>5. Willingness to work</b>	Prove willingness to work; unless impossible for equity or health reasons. In the case of spouses, both must prove this willingness to work.	<p>Everybody is bound to support themselves; both spouses must have exhausted all possibilities of finding employment.</p> <p>But special supplement to beneficiary when his/her partner stays at home to fulfil the domestic tasks.</p> <p>Beneficiaries with no other problem than the unemployment must actively look for a job.</p> <p>If the beneficiary or his/her partner (who has no other problem than the unemployment) performing a work in the framework of an activation measure stays away from his/her working place without any justified reason, the benefit is reduced in proportion to the hours or days of absence. The local authority can decide to reduce the aid if the beneficiaries have other problems.</p>	Persons capable of working must be prepared to carry out all work offered to them, within reason.	No general scheme.	<b>5. Willingness to work</b>
<b>6. Exhaustion of other claims</b>	Assert one's rights, if any, to social allowances to which claim may be laid by virtue of Belgian or foreign social legislation. The minimum subsistence resources ( <i>minimum de moyens d'existence/Bestaansminimum</i> ) is a residual right.	<p>Obligation to claim in priority for benefits to which one may be entitled in the framework of other schemes.</p> <p>Obligation to support spouse and children under 18 years of age.</p>	Claims on other social benefits and relating to persons obliged to pay maintenance have to be exhausted according to the provisions of the BSHG. Exceptions: e.g. child-raising allowance ( <i>Erziehungsgeld</i> ), basic pension ( <i>Grundrente</i> ) according to the War Pensioners Act ( <i>Bundesversorgungsgesetz</i> ).	No general scheme.	<b>6. Exhaustion of other claims</b>
<b>7. Other conditions</b>	<p>The person concerned may be asked to assert his/her rights with regard to persons obliged to pay maintenance.</p> <p>A beneficiary, under the age of 25, must have signed and fulfilled the terms of a contract relating to an individual social integration plan within three months of the initial claim, unless this is impossible for health or equity reasons.</p>	<p>Acceptance of an appropriate offer to participate in an activation measure or in any measure aimed at improving the possibilities of the beneficiary or his/her partner to integrate in the labour market.</p> <p>Payment of aid is suspended as long as the offer is valid, if the beneficiary or his/her partner refuses without sufficient reason to participate in an activation measure or does not report to a job opportunity, several times, in the framework of the activation.</p>	Dependent on income and assets (under consideration of certain exonerations).	No general scheme.	<b>7. Other conditions</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
Must be capable of working.	Must be available for training, integration, or employment activities on the basis of an integration contract (the person concerned undertakes to participate in social integration activities that he/she defines with the Local Integration Committee ( <i>Commission Locale d'Insertion, CLI</i> )).	The unemployed will normally be entitled to an unemployment payment as distinct from a supplementary welfare allowance.	All individuals are obliged to support themselves, their spouse and children under 18 years of age. They have to verify that they are actively searching for a job.	The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organise special professional courses in certain cases.	<b>5. Willingness to work</b>
Accumulation with other public social benefits not allowed.	Applicants must vindicate their rights to social benefits and to maintenance payments.	Claims to other benefits must normally be exhausted; however, if state of need still exists with those benefits, the allowance may also be paid in full or in part. An allowance may also be made on an interim basis pending processing of other benefits claims.	<p><i>Local Authorities Social Services:</i> Other means must have been exhausted, including social security benefits from the state.</p> <p><i>State social assistance:</i> Obligation to claim all social security benefits he/she may be entitled to.</p>	Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.	<b>6. Exhaustion of other claims</b>
The beneficiary has to fulfil the conditions stipulated at the time of the awarding of the aid, these are meant to help them escape marginality. The beneficiary has to participate in an individually tailored reintegration programme.	No other conditions.	Not normally available for people in full-time employment or full-time education. Not available to people involved in trade disputes but may be paid to their dependants.	<p><i>Local Authorities Social Services:</i> No other conditions.</p> <p><i>State social assistance:</i> Social assistance is only paid to persons legally residing in Iceland and subject to other conditions of the law and regulations. The benefits may be indexed to income other than housing benefits, as applicable. Property is generally not taken into account, but income from property can be taken into account.</p>	No other conditions.	<b>7. Other conditions</b>

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Willingness to work</b>	<p>Persons fit for work must be prepared to undertake any work reasonably expected of them.</p> <p>In the case of single parents, the child care responsibilities are taken into account.</p>	<p>To be ready to use all the opportunities up as to improve his own situation.</p>	<p>People must do as much as possible to support themselves. Every recipient must try to get work, accept a suitable employment and be registered at the Employment Office. The partners of unemployed people should, if possible, also look for work. Medical and social circumstances are taken into account. If a person is taking care of one or more children aged under 5, there is no obligation to look for work. If the children are aged 5 or older, cases are examined individually to determine the exemption from this obligation. Unemployed who were aged 57.5 or more on 1.5.1999 are not obliged to look for work. People who attain this age after that date are not required to attend job interviews, but must accept suitable employment if it is offered and must be registered at the Employment Office. If all attempts are unsuccessful, the social services will help to find work or training. If the claimant refuses to co-operate with an action plan, the social services can impose sanctions (cut or complete suspension of the benefit).</p>	<p>Each person who claims social financial assistance is obliged to support him-/herself by work if work is available and the person in question is able to work.</p>	<p>Persons capable of work must be willing to perform reasonable work.</p> <p>Exceptions: with respect to age (men over the age of 65 and women over the age of 60), with respect to care obligations or current training.</p>
<b>6. Exhaustion of other claims</b>	<p>Entitlements to other social benefits must be exhausted (subsidiarity principle).</p>	<p>To assert their rights to social allowances and to alimentary claims.</p>	<p>Social assistance is supplementary to all other subsistence allowances and is provided as a last resort (safety net). If a person receives alimony (social benefits, income from work), then it is topped up to the relevant assistance level.</p>	<p>Social financial assistance is complementary to all other subsistence allowances and is provided as a last resort assistance (safety net).</p> <p>Obligation to support spouse and children under 18 years of age.</p>	<p>Entitlements to other social benefits and relating to maintenance payments must be exhausted. It must be tried to put into practice the maintenance claims, unless their implementation seems to be unrealistic from the very beginning.</p>
<b>7. Other conditions</b>	<p>Prior commitment of income and assets (taking protected assets into account, as well as the personal house which serves as the home for the person in need or their family).</p>	<p>Should not have abandoned or reduced his work of his own free will, without giving important and real justifications or should not have been dismissed for serious reasons.</p>	<p>No other conditions.</p>	<p>Social Services have the authority to set conditions for receiving social financial assistance. As a basic guideline, the requirements cannot be an unreasonable burden to the claimant. The terms have to be linked to the claimants need for help, and be aimed at making him or her better able to manage on their own. Examples of conditions: if unemployed, the claimant must work with the Public Employment Services to find work, participate in training courses, etc. Another requirement may be that the claimant has to work for the municipality.</p>	<p>Priority of exhaustion of own capital.</p>

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Availability for employment, as well as occupational training and integration activities.	Not applicable.	Everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work.	Everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work.	Not a condition for Income Support. Personal Advisers meetings are compulsory (see " <i>Measures stimulating social and professional integration</i> "). Persons capable of working are entitled to income based Job-seeker's Allowance (see Table X "Unemployment") rather than Income Support.	<b>5. Willingness to work</b>
No condition.	Not applicable.	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	Claims to other benefits must be exhausted but if need still exists, Income Support can be paid to bring income up to a set limit. An interim payment may be made, pending the outcome of claims to other benefits.	<b>6. Exhaustion of other claims</b>
Besides not having earnings of one's own or from the family that amount to more than the level set out by law and being able to request other social security benefits to which one is entitled, the beneficiary must also, among other things, furnish all the necessary legal proof as demanded of him with respect to his financial situation.	Not applicable.	No other conditions.	No assets.	Capital, excluding home, of applicant and/or partner if any, must be below GBP 8,000 (€ 12,270) for those aged under 60, GBP 12,000 (€ 18,405) for those aged over 60 and GBP 16,000 (€ 24,540) for applicants in residential care or nursing home.	<b>7. Other conditions</b>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>Guaranteed Minimum</b>					<b>Guaranteed Minimum</b>
<b>1. Determination of the minimum</b>	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those that, at the time of the legislation, have been fixed as the Guaranteed income for elder persons ( <i>revenu garanti aux personnes âgées/gewaarborgd inkomen voor bejaarden</i> ).	The starting point of the assessment of the guarantee of resources amount is 80% of the maximum unemployment benefit for parents with children living in Denmark and 60% of this maximum for persons with no children. Special rate for young people under 25 years of age and for the settlement benefit ( <i>starthjælp</i> ).	The assistance for subsistence resources ( <i>Hilfe zum Lebensunterhalt</i> ) includes in particular food, accommodation, clothes, personal hygiene, household equipment, heating and personal needs of daily life. The regular allowances for food, household equipment including household energy and personal needs of daily life are granted in form of standard rates ( <i>Regelsätze</i> ). In addition, there are regular allowances to cover the full cost of housing and heating and further one-time benefits ( <i>einmalige Leistungen</i> ). Supplementary benefits in cases of special need.	No general scheme.	<b>1. Determination of the minimum</b>
<b>2. Level of determination</b>	At the national level. No regional differentiation.	At the national level. No regional differentiation.	The standard rates ( <i>Regelsätze</i> ) are set by the <i>Länder</i> . The rates vary between €279 and €294 according to the <i>Land</i> (situation as of 1 July 2002).	No general scheme.	<b>2. Level of determination</b>
<b>3. Domestic unit for the calculation of resources</b>	<ul style="list-style-type: none"> <li>• The spouses concerned,</li> <li>• the person only living together with an unmarried minor who is a dependant or with several children of whom at least one is an unmarried minor and a dependant,</li> <li>• the person cohabiting or</li> <li>• the person living alone.</li> </ul>	The applicant and his children up to 18 years.	The income and assets of claimant and spouse who share a household; for unmarried minors living at home, account is also taken of parents' income and assets. Persons living in a quasi-marital partnership may not be better off than spouses.	No general scheme.	<b>3. Domestic unit for the calculation of resources</b>

# Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>Varies according to the Autonomous Communities (<i>Comunidades Autónomas</i>).</p>	<p>By decree.</p>	<p>Fixed by Government.</p>	<p><i>Local Authorities Social Services:</i> The local authorities are obliged to lay out rules on financial assistance where the minimum amount is determined. The Ministry of Social Affairs has provided guidelines for the determination of the minimum. The guidelines suggest that the local authorities apply the standards from the social security for individuals (i.e. invalidity benefits, income supplement and household supplement). <i>State social assistance:</i> Minimum and maximum assistance or refund of costs is set in the law.</p>	<p>The regulations vary according to the regions.</p>	<p><b>Guaranteed Minimum</b> <b>1. Determination of the minimum</b></p>
<p>Autonomous Communities (<i>Comunidades Autónomas</i>). Important distinction of benefits between €180 and €228, of supplements for family members and of access conditions.</p>	<p>At national level. No regional differentiation.</p>	<p>The level of the basic rate is centrally determined at the national level. No regional differentiation. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.</p>	<p><i>Local Authorities Social Services:</i> Regional level. <i>State social assistance:</i> National level.</p>	<p>Determined by the Regions. Considerable regional differentiation: the amount for a single person varies between €232 and €269. Exception: in the Aoste Valley, people living in rented accommodation receive €372. If they are home-owners the benefit amount is equal to €223.</p>	<p><b>2. Level of determination</b></p>
<p>Family unit: living together of two or more persons who are related by marriage or an analogous relationship, adoption, blood relationship (between the 2<sup>nd</sup> and 4<sup>th</sup> degree) and relationship by marriage (up to the 2<sup>nd</sup> degree).</p>	<p>The applicant and those persons living in the same household (spouse, cohabitant, dependants under 25 years of age).</p>	<p>The household: the applicant and his dependants.</p>	<p><i>Local Authorities Social Services:</i> The applicant, the spouse and his/her children up to the age of 18. <i>State social assistance:</i> The applicant and spouse.</p>	<p>Family as a result of a certificate of the family status. The law is extended to the effective family nucleus who live in the same flat and who share the surviving resources.</p>	<p><b>3. Domestic unit for the calculation of resources</b></p>



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Guaranteed Minimum</b>					
<b>1. Determination of the minimum</b>	The benefits are related to need. There are payments for subsistence and other costs, according to the size of the family. The rental costs (up to a maximum amount) and the Health Insurance Fund and AHV-minimum amount contributions are met.	The reference minima have been fixed through political decision in comparison with the social minimum wage ( <i>salaire social minimum</i> ) and pension minima.	The level of assistance to meet essential needs is governed by national rules which are laid down in the National Social Assistance Act ( <i>Algemene bijstandswet, Abw</i> ), which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	No fixed amount of the minimum level of the benefit is set by law. The benefit has to be set at a level which secures the claimant "a dignified life" or a "decent minimum". Central guidelines are provided on how to interpret the Social Services Act with respect to the term "secure subsistence". They point out the expenses for which support should be given. The Ministry of Health and Social Affairs gave in 2001 guidelines on reasonable amounts. "Local rates" guidelines are set by municipalities.	Basic rates ( <i>Richtsätze</i> ) are fixed for food, maintenance of clothes, personal hygiene, heating and lighting, smaller household appliances and personal needs of an appropriate education and the participation in social life. The need which is not covered by the basic rate (accommodation, clothing, etc.) is to be covered by supplementary cash benefits or benefits in kind.
<b>2. Level of determination</b>	The basic rates ( <i>Richtsätze</i> ) are set down in regulations by the government. The benefits apply nationally, there are no regional differences in the benefits.	At the national level.	Norms for married couples/ cohabitants, lone parents and single partners are determined at a national level. Local municipalities determine the additional allowances of no more than 20% of the minimum wage for persons living on their own, who cannot share their housing costs with another person.	A combination of the national and the local level.	Basic rates ( <i>Richtsätze</i> ) are fixed by the <i>Länder</i> . Regional differentiation, e.g. the basic rates for single persons are between €394 and €506.40 per month.
<b>3. Domestic unit for the calculation of resources</b>	The person in need of assistance and dependants living with them in the same household.	"De facto" community of all the persons living in the same common household, obviously disposing of a common budget and unable to provide the evidence that they live elsewhere.	The claimant, the partner and the children under 18.	The applicant, his or her spouse and dependant children. Common household features are taken into consideration for persons cohabiting.	Beneficiaries and dependent family members living in the same household.

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
The allowance must be at least 5% of the amount set for the social pension under the non-contributory scheme.	Not applicable.	Set by law.	For some items of expenditure the Government and Parliament decide the amount yearly. For other items the municipalities ought to pay the real costs if they are reasonable.	Set by Government.	<b>Guaranteed Minimum</b>
					<b>1. Determination of the minimum</b>
Fixed at national level. No regional differentiation.	Not applicable.	Set at national level. Two categories in use according to the municipality classification.	A combination of the national level and the local.	At the national level. No regional differentiation.	<b>2. Level of determination</b>
<ul style="list-style-type: none"> <li>• The beneficiary;</li> <li>• the spouse or person treated as such;</li> <li>• relatives under age or persons treated as such;</li> <li>• minors who are adopted in full or with restriction;</li> <li>• minors in guardianship;</li> <li>• minors placed in the care of the beneficiary by decision of the courts or by services responsible for the guardianship of minors;</li> <li>• minors being placed into adoption, if the process has already begun.</li> </ul>	Not applicable.	The applicant and/or his family.	The applicant and/or his family.	Claimant and "family", i.e. partner and any dependent child living with them aged less than 16, or less than 19 if in non-advanced education (unless they are in a category entitled to claim in their own right).	<b>3. Domestic unit for the calculation of resources</b>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>4. Resources taken into account</b>	All resources, of whatever nature or origin, including all allocations paid by virtue of Belgian or foreign social regulations, apart from statutory exceptions.	As a rule, all resources, regardless of their nature and origin. Exceptions: assets up to DKK 10,000 (€1,346) or up to DKK 20,000 (€2,693) for a couple, and the means needed for the up-keeping of the family's accommodation, for securing the professional activity of the beneficiary and his/her family or for access to education/training. Not taken into account is the Invalidity allowance ( <i>invaliditetsydelse</i> ) (see Table V "Invalidity", "Other benefits"), the incapacity capital of the occupational accident insurance and certain other indemnities for personal damages, as well as the capital resulting from compensation for non-material damage.  Income from work is deducted except an amount of DKK 10.24 (€1.38) per working hour (work performed in the framework of an activation measure included). For those receiving a settlement benefit ( <i>starthjælp</i> ): DKK 28 (€3.77) per working hour. This rule concerns only 160 hours per month.	All income, including other social benefits such as, for example, child benefit ( <i>Kindergeld</i> ) (exceptions: see "exhaustion of other claims"). Assets are to be used, too, with the exception of certain exonerations.	No general scheme.	<b>4. Resources taken into account</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>All resources of the family are taken into account.</p>	<p>Resources of any nature, including family allowances: Earnings from activities, revenue procured from movable or immovable property, etc.; some special social allowances granted to cope with a specific requirement and not considered as providing resources contributing to the global solvency of the recipient of said allowances. Maximum of monthly resources for Guaranteed Minimum Resources (<i>Revenu Minimum d'Insertion, RMI</i>) and other resources:</p> <p>Single person:       € 411.70 Household:           € 617.55</p>	<p>All cash income, including other social security payments, as well as the value of property (except the home of the applicant), investments and savings. Family Benefit payments are excluded from the assessment of income.</p>	<p><i>Local Authorities Social Services:</i> All income (wages, social security benefits, family allowances, child support) is accounted for when the need for financial assistance is assessed, except housing allowances and home-care allowances.</p> <p><i>State social assistance:</i> As a rule, all resources.</p>	<p>All family earnings, except the family dwelling.</p>	<p><b>4. Resources taken into account</b></p>

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Resources taken into account</b>	In principle all income is taken into account, incl. Other social benefits and State benefits (e.g. child benefit). Exception: Single Parent Allowance ( <i>Alleinerziehendenzulage</i> ).	The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances, maternity benefits and long-term care benefits).	All resources, regardless of their nature and origin. Capital left untouched: €9,950 for married people/cohabitants and lone parents and €4,975 for single persons.	All earnings and assets of the applicant and/or of the family.	In principle total income. Exceptions, e.g. support by independent welfare organisations, care-related financial benefits, educational allowances.

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>All household earnings regardless of their origin and nature, with the exception of housing allowances, family benefits and study grants, as well as work earnings and education scholarships to 20%.</p>	<p>Not applicable.</p>	<p>All earnings and assets of the applicant and/or of the family (some exceptions). During a temporary three years experimental period from 1<sup>st</sup> April 2002, 20% of the monthly household income (max. €100) will not be taken into account.</p>	<p>As a rule, all resources, regardless of their nature and origin.</p>	<p>Most income resources, most social security benefits and pension are taken fully into account. Benefits generally ignored include: Housing Benefit, Council Tax Benefit and non-contributory disability benefit.</p> <p>For every GBP 250 (€383), or part of GBP 250 (€383), of savings over GBP 3,000 (€4,601) where the claimant is under 60, GBP 6,000 (€9,202) for those aged over 60 and GBP 10,000 (€15,337) where claimant lives in a residential care or nursing home, a deduction of GBP 1 (€1.53) a week is made from the rate otherwise payable.</p>	<p><b>4. Resources taken into account</b></p>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>Guaranteed amounts</b>					<b>Guaranteed amounts</b>
<b>1. Categories</b>	<ul style="list-style-type: none"> <li>• Spouses living under the same roof.</li> <li>• Person living alone either with a dependant unmarried minor child, or with several children among which there is at least one minor, unmarried and dependant.</li> <li>• Person living alone.</li> <li>• Any other person cohabiting with one or more persons, whether parents, relatives or not.</li> </ul> <p>New specific amounts of basic welfare benefit have been set when the beneficiary of the basic welfare benefit works in a back-to-work programme as part of specific occupational reintegration measures. The amounts take precedence and are dispensatory for the amounts fixed for the categories; they cover a part of the employer's salary. If the resources of the person concerned are still less than the basic welfare benefit to which he is entitled, a supplement to the general basic welfare benefit is granted in order to reach the basic welfare benefit established for his category.</p>	<ul style="list-style-type: none"> <li>• Basic amount for single persons over 25 years.</li> <li>• Basic amount for a person with at least one child.</li> <li>• Amount for persons under 25. <ul style="list-style-type: none"> <li>(i) living with their parents.</li> <li>(ii) living separately.</li> </ul> </li> <li>• Supplements.</li> </ul> <p>These categories apply also for the settlement benefit (<i>starthjælp</i>).</p>	<p>Assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>):</p> <ul style="list-style-type: none"> <li>• Regular payments of standard rates (<i>Regelsätze</i>) in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age).</li> <li>• Allowances for housing and heating.</li> </ul> <p>Assistance in special circumstances (<i>Hilfe in besonderen Lebenslagen</i>): e.g. sickness allowance, integration allowances for the disabled, nursing allowance or payments to assist in resolving certain social difficulties.</p>	No general scheme.	<b>1. Categories</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	Guaranteed amounts
<p>Families, even if made up by one person only, and supplements for each dependant person.</p>	<p>Single person: Basis amount. This basis amount is increased by:</p> <ul style="list-style-type: none"> <li>• 50% for the first additional person in the household;</li> <li>• 30% for each person in addition to the first;</li> <li>• 40% for each further person after the third person without taking into account the partner or cohabitant.</li> </ul>	<ul style="list-style-type: none"> <li>• Personal rate of Supplementary Welfare Allowance.</li> <li>• Additional allowances paid in respect of adult or child dependants.</li> <li>• Supplements paid for special needs and exceptional needs.</li> </ul>	<p><i>Local Authorities Social Services:</i> Basic amount for individuals 18 years and older. The basic amount increases proportionally with each family member. Specific supplement based on individual assessment (see however above, Entitled persons).</p> <p><i>State social assistance:</i> Assistance, grants, supplements, reimbursement of costs.</p> <p>See tables V "Invalidity", table VI "Old-age", and below.</p>	<p>Amounts are fixed by local bodies; reference thresholds depend on 2 parameters: the minimum pension (<i>pensione minima</i>) and the non-taxable earnings (depending on general taxation for employees) the benefits vary in direct relation with the number of family members. Increases can be provided in special cases (orphans, travelling people, etc.).</p>	<p><b>Guaranteed amounts</b></p> <p><b>1. Categories</b></p>



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Guaranteed amounts</b> <b>1. Categories</b>	Payments for the basic subsistence needs, accommodation costs, basic contributions to Health Insurance Fund.	<ul style="list-style-type: none"> <li>• Person living alone.</li> <li>• Second adult.</li> <li>• Other adults.</li> <li>• Each child.</li> </ul>	<ul style="list-style-type: none"> <li>• Married or unmarried couples (irrespective of sex) aged 21 to 65: 100% of the net minimum wage.</li> <li>• Lone parents aged 21 to 65: 70% of the net minimum wage.</li> <li>• Single persons aged 21 to 65: 50% of the net minimum wage.</li> </ul> <p>The point of departure for the standard amount for lone parents and single persons is that (housing) expenses can be shared with other people. If this is not the case, or only partly, municipalities may award a supplementary allowance of no more than 20% of the net minimum wage.</p> <p>The others, unable to share their essential living costs with other people, are also entitled to this maximum allowance.</p>	Single persons, married couples, cohabiting persons and children up to 17 years of age.	Basic rates ( <i>Richtsätze</i> ) for: <ul style="list-style-type: none"> <li>• Single persons without duty to care for children,</li> <li>• persons who take care of the upkeep of the family income with dependent family members,</li> <li>• dependent family members in their own right,</li> <li>• children in foster care.</li> </ul>

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	<b>Guaranteed amounts</b>
<p>The monthly benefit payment corresponds to the difference between the amount of all family earnings together and the minimum income amount for this same family, which is calculated as follows.</p> <ul style="list-style-type: none"> <li>• for each person of age, up to the second person: 100% of the social pension;</li> <li>• for each person of age, from the third person on: 70% of the social pension;</li> <li>• for each minor: 50% of the social pension.</li> </ul>	<p>Not applicable.</p>	<p>Basic assistance benefit:</p> <ul style="list-style-type: none"> <li>• Single persons</li> <li>• spouses</li> <li>• children over 17 years living with their parents</li> <li>• children aged:                             <ul style="list-style-type: none"> <li>0 - 9 years</li> <li>10 -17 years.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Base amount for single persons.</li> <li>• Base amount for couples.</li> <li>• Base amounts for children at different ages.</li> </ul>	<p>The threshold "Applicable Amount" with which income is compared is the sum of personal allowances and premiums appropriate to the family, plus certain housing costs (not rent). A residential allowance is added for certain people in residential care or nursing homes.</p> <p>Personal Allowances:</p> <ul style="list-style-type: none"> <li>• Single aged 25 or over: GBP 53.95 (€83)</li> <li>• Lone parent 18 or over: GBP 53.95 (€83)</li> <li>• Couple both 18 or over: GBP 84.65 (€130)</li> <li>• Dependent child:                             <ul style="list-style-type: none"> <li>age under 16: GBP 37.00 (€57)</li> <li>age 16-18: GBP 37.80 (€58)</li> </ul> </li> </ul> <p>Premiums:</p> <ul style="list-style-type: none"> <li>• Family: GBP 14.75 (€23)</li> <li>• Pensioners (rate applies for all):                             <ul style="list-style-type: none"> <li>Single: GBP 44.20 (€68)</li> <li>Couple: GBP 65.15 (€100).</li> </ul> </li> <li>• Disability:                             <ul style="list-style-type: none"> <li>Single: GBP 23.00 (€35)</li> <li>Couple: GBP 32.80 (€50)</li> </ul> </li> <li>• Severe disability (single): GBP 42.25 (€65)</li> <li>• Severe disability Couple (one/both qualify):                             <ul style="list-style-type: none"> <li>One qualifies: GBP 42.25 (€65)</li> <li>Both qualify: GBP 84.50 (€130)</li> </ul> </li> <li>• Enhanced disability premium:                             <ul style="list-style-type: none"> <li>Single: GBP 11.25 (€17)</li> <li>Couple: GBP 16.25 (€25)</li> </ul> </li> <li>• Disabled child: GBP 35.50 (€54)</li> <li>• Enhanced disability premium per qualifying child: GBP 11.25 (€17)</li> <li>• Carer: GBP 24.80 (€38)</li> </ul>	<p><b>1. Categories</b></p>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>2. Specific supplements and single benefits</b>	No specific supplements.	<p>Supplements for persons over 25 years who have to cover severe expenses for family support or housing. Other supplements possible in special cases of considerable and unforeseeable expenses.</p> <p>Supplement for persons participating in activation or individual training (<i>jobtraining</i>) measures to compensate for the costs incurring from this participation.</p>	<ul style="list-style-type: none"> <li>• Supplements for special need (<i>Mehrbedarfszuschläge</i>) for certain groups (e.g. single parent families, pregnant women, persons in need for extra nutrition due to certain diseases, etc.)</li> <li>• One-time benefits (<i>einmalige Leistungen</i>) for clothing, large households and other necessities (e.g. removal costs).</li> </ul>	No general scheme.	<b>2. Specific supplements and single benefits</b>
<b>3. Guaranteed minimum and family allowances</b>	Guaranteed family benefits are granted in addition to the minimum.	Child benefit ( <i>børnefamilieydelse</i> ) and other family benefits are granted in addition to the minimum.	Each member of the family is entitled to claim social assistance ( <i>Sozialhilfe</i> ) in his/her own right. The total amount increases with the size of the family. Because social assistance has second priority, child benefit ( <i>Kindergeld</i> ) will be offset as income against social assistance. Child-raising allowance ( <i>Erziehungsgeld</i> ) is granted in addition to social assistance benefits.	No general scheme.	<b>3. Guaranteed minimum and family allowances</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>Varies according to the Autonomous Communities (<i>Comunidades Autónomas</i>).</p>	<p>Exceptional remedial basic allocation in December 2002: €152.45 for a single person and depending on the size of the household.</p>	<p>Specific supplements may be paid in respect of rent and mortgage interest payments or if a person has exceptional heating expenses due to ill-health or has been prescribed a special diet due to a medical condition.</p> <p>Exceptional Needs Payments are designed to alleviate hardship by providing for essential, once-off exceptional expenditure. Payments may be made in respect of essential household equipment, funerals or other large unforeseen expenses. These payments are made at the discretion of the Health Board.</p> <p>Urgent Needs Payments may be paid to people who do not normally qualify for assistance under the scheme. These payments would usually be made to help with immediate needs such as food and clothing in the aftermath of fire or flood.</p>	<p><i>Local Authorities Social Services:</i> Housing allowances and subsidise of day care costs, see table IX "Family benefits". The rules from the local authorities differ but all take specific/unexpected situations into account (see below, Other specific non contributory minima).</p> <p><i>State social assistance:</i></p> <ul style="list-style-type: none"> <li>• Single parent allowance (<i>mæðra-laun</i>), see table IX.</li> <li>• Child pension with respect to education (<i>barnalífeyrir vegna skólánáms</i>), see table IX.</li> <li>• Home care allowance (<i>umönnunargreiðslur</i>), see table IX.</li> <li>• Death allowance (<i>dánarbætur</i>), see table VII.</li> <li>• Rehabilitation allowance (<i>endurhæfingarlífeyrir</i>), see table V.</li> <li>• Household supplement for a single person (<i>heimilisuppbót</i>) and further supplements (<i>frekari uppbætur</i>), see tables V and VI.</li> <li>• Spouse's benefits (<i>makabætur</i>) granted to the spouse of a pensioner in special circumstances.</li> <li>• Supplement to purchase a motor vehicle.</li> <li>• Supplement for the operating costs of an automobile.</li> <li>• Reimbursement for substantial expenses of medical and medicinal costs.</li> </ul>	<p>The regulations vary according to the regions.</p>	<p><b>2. Specific supplements and single benefits</b></p>
<p>The guaranteed minimum will be increased for each dependant family member. The supplements vary in the different Autonomous Communities (<i>Comunidades Autónomas</i>).</p>	<p>Included. The Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>) take dependant children into account.</p>	<p>Family allowances (i.e. Child Benefit) are paid separately and do not affect entitlement to payments for dependants.</p>	<p><i>Local Authorities Social Services:</i> General family allowances are granted but taken into account when the need is assessed. Basically all income is accounted for (see above).</p> <p><i>State Social Assistance:</i> General family allowances are granted independently.</p>	<p>Family benefits and "<i>minimo vitale</i>" benefits are granted independently from one another. The right to family allowance is accorded to persons who receive income from employment.</p>	<p><b>3. Guaranteed minimum and family allowances</b></p>

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Specific supplements and single benefits</b>	<p>An exempt amount is calculated according to the extent of the employment.</p> <p>Adoption of the Health insurance Fund self-retention.</p> <p>Women who have just given birth get, under certain circumstances, and with a low income, a one-off maternity allowance (<i>Mutterschaftszulage</i>) (see Table IV 'Maternity').</p>	No specific supplement.	<p>In addition to national and additional allowances, there is special assistance (<i>bijzondere bijstand</i>): payments to families with exceptional needs. Aid is not only given to people with basic regular allowance, but also to those with incomes just above the social minimum. Payments can be used for: contributions towards scholar trips, refrigerators, exceptional housing costs, furniture (incidental but necessary expenditure).</p>	Social assistance is aimed covering basic needs, but supplements might be granted to adjust to a difficult situation.	<p>Additional requirements are to be covered in the form of special payments. The requirements which are not covered by the basic rate (<i>Richtsatz</i>) or the special payments within the framework of the living expenses have to be covered by additional cash benefits or benefits in kind, the dimension of which has to be determined according to the needs in the individual case. For expenses to obtain an accommodation and for installations and flat renovations event-related single payments are to be granted.</p>
<b>3. Guaranteed minimum and family allowances</b>	<p>In the social assistance act, the size of the family is taken into account when calculating need. The total amount increases according to the size of the family. Child benefit is taken into account as income against the social assistance benefit.</p>	Normal family allowances are granted in addition to social assistance.	General family allowances are granted in addition to the social assistance. See table IX "Family benefits".	Family allowances are taken into account as income of the family when determining the amount of social assistance.	<p>Family allowances are paid in addition (see Table IX "Family benefits"). Because of different basic rates (<i>Richtsätze</i>) for dependent family members with or without entitlement to Child benefit (<i>Familienbeihilfe</i>), the allowance will be offset against social assistance (<i>Sozialhilfe</i>) to a different extent in the various <i>Länder</i> respectively.</p>

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Allowance of a varying amount, granted when housing expenses exceed 25% of the minimum wage benefit.</p>	<p>Not applicable.</p>	<p>Other expenses for which additional social assistance can be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>No specific supplements.</p>	<p>Income Support claimants over state pension age receive a lump sum Christmas Bonus payment of GBP 10 (€ 15) once a year.</p>	<p><b>2. Specific supplements and single benefits</b></p>
<p>The amount of family allowances is not taken into consideration for eligibility for the minimum income.</p>	<p>Not applicable.</p>	<p>Family allowances are taken into account as income of the family when determining the amount of the social assistance.</p>	<p>The assistance provides for children at different ages (cf. below). Family allowances, see Table X.</p>	<p>The main family allowance (i.e. Child Benefit) is taken into account as family income when determining the amount of Income Support.</p>	<p><b>3. Guaranteed minimum and family allowances</b></p>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>4. Examples</b>	<p>Monthly amounts without family allowances which may differ depending on the situation:</p> <ul style="list-style-type: none"> <li>• Person living alone: € 583.66</li> <li>• Couple with or without children: € 778.21</li> <li>• Single parent family: € 778.21</li> <li>• Cohabitant: € 389.11</li> </ul> <p>Amounts incl. family allowances:</p> <ul style="list-style-type: none"> <li>• Couple with one child (10 years): € 913.00</li> <li>• Couple with 2 children (8, 12 years): € 1,108.80</li> <li>• Couple with three children (8-10-12 years): € 1,338.63</li> <li>• Single parent with one child (10 years): € 913.00</li> <li>• Single parent family with 2 children (8, 10 years): € 1,095.48</li> </ul> <p>Specific amounts for beneficiaries working in a back-to-work programme as part of specific occupational reintegration measures:</p> <p>These amounts are, however, limited to the net salary to which the insured person is entitled for the calendar month.</p>	<p>Monthly amounts not including housing allowance:</p> <ul style="list-style-type: none"> <li>• Persons supporting at least one child: DKK 10,859 (€ 1,462);</li> <li>• Single person over 25 years: DKK 8,172 (€ 1,100);</li> <li>• Under 25 years of age, living with parents: DKK 2,542 (€ 342);</li> <li>• Under 25 years, living separately: DKK 5,266 (€ 709).</li> <li>• Young persons who are obliged to support their family: the amount is calculated as for persons over 25.</li> </ul> <p>Amount of the child benefit (<i>børnefamilieydelse</i>) that must be added quarterly:</p> <ul style="list-style-type: none"> <li>• For child 0 - 3 years: DKK 3,225 (€ 434);</li> <li>• For child 3 - 7 years: DKK 2,925 (€ 394);</li> <li>• For child 7 - 18 years: DKK 2,300 (€ 310).</li> </ul> <p>Case examples including child benefit (monthly amounts):</p> <ul style="list-style-type: none"> <li>• Couple (&gt;25) without children: DKK 16,344 (€ 2,201);</li> <li>• Couple with 1 child (10 years): DKK 21,718 (€ 2,924) + DKK 766.66 (€ 103) = DKK 22,484.66 (€ 3,027);</li> <li>• Couple with 2 children (8+12 years): DKK 21,718 (€ 2,924) + DKK 1,533.32 (€ 206) = DKK 23,251.32 (€ 3,131);</li> <li>• Couple with 3 children (8+10+12 years): DKK 21,718 (€ 2,924) + DKK 2,299.98 (€ 310) = DKK 24,017.98 (€ 3,234);</li> <li>• Single parent, 1 child (10 years): DKK 10,859 (€ 1,462) + DKK 766.66 (€ 103) + DKK 366.66 (€ 49) + DKK 342.33 (€ 46) = DKK 12,334.65 (€ 1,661);</li> <li>• Single parent, 2 children (8+10 years): DKK 10,859 (€ 1,462) + DKK 1,533.32 (€ 206) + DKK 733.32 (€ 99) + DKK 342.33 (€ 46) = DKK 13,467.97 (€ 1,813).</li> </ul> <p>Supplements: see above (specific supplements and single benefits).</p> <p>Settlement benefit (<i>starthjælp</i>):</p> <ul style="list-style-type: none"> <li>• Married (or cohabiting) persons over 25 years: DKK 4,366 (€ 588)</li> <li>• Single person over 25 years: DKK 5,266 (€ 709)</li> <li>• Under 25 years, living separately: DKK 4,366 (€ 588)</li> <li>• Under 25 years of age, living with parents: DKK 2,170 (€ 292)</li> </ul> <p>Supplements for supporting a family (with one or more children): DKK 1,317 (€ 177) for single persons and DKK 1,092 (€ 147) for married or cohabiting persons. Maximum two supplements per household.</p>	<p>Average needs within the framework of assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>) - standard rate (<i>Regelsatz</i>), one-time benefits (<i>einmalige Leistungen</i>), supplement for special need (<i>Mehrbedarfszuschlag</i>) for single parents - in the old <i>Länder</i> (as of 1 January 2003) without taking account of the cost for housing.</p> <ul style="list-style-type: none"> <li>• Single person: € 339</li> <li>• Couple without children: € 613</li> <li>• Couple with one child (10 years old): € 840</li> <li>• Couple with 2 children (8 and 12 years old): € 1,067</li> <li>• Couple with three children (8, 10 and 12 years old): € 1,294</li> <li>• Single parent family with one child (10 years old): € 567</li> <li>• Single parent family with 2 children (8 and 10 years): € 912</li> </ul> <p>In addition social assistance provides as a rule for the real costs for housing and heating. Housing allowance (<i>Wohngeld</i>) will be offset against this. Average additional amounts in the old <i>Länder</i> (as of 1<sup>st</sup> January 2003):</p> <ul style="list-style-type: none"> <li>1 person: € 303</li> <li>2 persons: € 400</li> <li>3 persons: € 467</li> <li>4 persons: € 519</li> <li>5 persons: € 579</li> </ul>	No general scheme.	<b>4. Examples</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>The amount depends on:</p> <ul style="list-style-type: none"> <li>Autonomous Communities (<i>Comunidades Autónomas</i>).</li> <li>The existence of dependant relatives.</li> <li>Budgetary availability.</li> </ul>	<ul style="list-style-type: none"> <li>Single person: €411.70</li> <li>Household without children: €617.55</li> <li>Single parent family with 1 child: €617.55</li> <li>Single parent family with 2 children: €741.06</li> <li>Couple with 1 child: €741.06</li> <li>Couple with 2 children: €864.57</li> <li>Couple with 3 children: €1,029.25</li> </ul> <p>Family benefits are taken into account.</p> <p>The housing allowances are included in the family's resources up to a certain flat-rate:</p> <ul style="list-style-type: none"> <li>For a single person: 12% of the basis <i>RMI</i>,</li> <li>for 2 persons: 16% of the <i>RMI</i> for 2 persons,</li> <li>for three persons: 16.5% of the <i>RMI</i> for three persons.</li> </ul> <p>If the housing allowance actually received is below these flat-rates, the consideration will be limited to this allowance.</p>	<p>Basic minimum allowance (<i>monthly rates</i>):</p> <ul style="list-style-type: none"> <li>Single person: €541</li> <li>Couple without children: €900</li> <li>Couple with one child: €972</li> <li>Couple with 2 children: €1,045</li> <li>Couple with 3 children: €1,118</li> <li>Single parent family with one child: €624</li> <li>Single parent family with two children: €708</li> </ul> <p>All child dependants are treated the same. €16.80 per week, regardless of age.</p> <p><i>Examples including family benefits (see Table IX):</i></p> <ul style="list-style-type: none"> <li>Couple with one child: €1,090</li> <li>Couple with 2 children: €1,280</li> <li>Couple with 3 children: €1,501</li> <li>Single parent family with one child: €742</li> <li>Single parent family with two children: €943</li> </ul>	<p><i>Local Authorities Social Services:</i> The Guidelines from the Ministry of Social Affairs, monthly amounts, not including housing benefits:</p> <p>Individual: ISK 71,758 (€848)</p> <p>Family of two: ISK 100,461 (€1,187)</p> <p>Family of three: ISK 129,164 (€1,526)</p> <p>Family of four: ISK 143,516 (€1,696)</p> <p>Age of the family members does not influence the assessment.</p> <p>Monthly amounts as decided by the municipal authorities in Reykjavík (109,000 inhabitants):</p> <ul style="list-style-type: none"> <li>Single adult person and single parent aged 18 years and older: ISK 67,000 (€792).</li> <li>Single adult person aged 18-24 years without children living in their parents' home: ISK 35,500 (€419).</li> <li>Couples with or without children: ISK 120,000 (€1,418).</li> </ul> <p>No special allowance for children is included in the rate. General family allowances are expected to cover expenses for children besides child support for single parents.</p> <p><i>State social assistance:</i> See tables V "Invalidity" and VI "Old-age".</p>	<p>The amounts vary from region to region and are differentiated only according to the number of family members and not according to its composition. Figures are given here as examples and only apply to levels below and above benefit amounts. Levels set by the regions (no information exists on the benefits granted by municipalities and local Health Centres):</p> <ul style="list-style-type: none"> <li>Persons living alone: min. €232, max. €269</li> <li>2 persons: min. €338, max. €542</li> <li>3 persons: min. €440, max. €697</li> <li>4 persons: min. €542, max. €852</li> <li>5 persons: min. €594, max. €914.</li> </ul> <p>In the Aoste Valley and in the self-governed province of Trente, these amounts are supplemented, by allowances for rent, heating and other general costs.</p>	<p><b>4. Examples</b></p>



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Examples</b>	<p>Subsistence payments are calculated according to the size of the household. The rent costs are met up to set maximum amounts in accordance with actual costs' levels. The Health Insurance Fund contributions are also met.</p> <p>Lump sum payments:</p> <p>Single person: CHF 1,110 (€ 764)</p> <p>Couple without children or single parents with one child: CHF 1,700 (€ 1,170)</p> <p>Couple with one child: CHF 2,070 (€ 1,425)</p> <p>Couple with 2 children: CHF 2,375 (€ 1,635)</p> <p>Couple with 3 children: CHF 2,660 (€ 1,831).</p>	<p>Amounts excluding family allowances:</p> <ul style="list-style-type: none"> <li>• Person living alone: € 974.97</li> <li>• Couple without children: € 1,462.49</li> <li>• Couple with 1 child (10 years): € 1,551.21</li> <li>• Couple with 2 children (10 and 12 years): € 1,639.93</li> <li>• Couple with 3 children (8, 10 and 12 years): € 1,728.65</li> <li>• Single parent family with one child (10 years): € 1,063.69</li> <li>• Single parent family with 2 children (10/12 years): € 1,152.42</li> </ul> <p>Amounts including family allowances (depending on number and age of the children, see Table IX):</p> <ul style="list-style-type: none"> <li>• Couple with one child (10 years): € 1,738.59</li> <li>• Couple with 2 children (10 and 12 years): € 2,109.29</li> <li>• Couple with 3 children (8-10-12 years): € 2,549.19</li> <li>• Single parent family with one child (10 years): € 1,251.07</li> <li>• Single parent family with two children (8/10 years): € 1,591.74</li> </ul>	<p>Monthly net standard rates (excluding family benefits) for persons aged 21 to 65:</p> <ul style="list-style-type: none"> <li>• Married couples/cohabitants with or without children: € 1,081.06</li> <li>• Lone parents: € 756.74</li> <li>• Single persons: € 540.54</li> </ul> <p>In addition, a holiday allowance is paid of 8% of these rates.</p> <p>Lone parents and single persons can get an additional allowance up to € 216.21 by the municipality.</p>	<p>Monthly amounts recommended by the Ministry of Health and Social Affairs, excluding housing allowance, electricity, housing insurance etc.:</p> <ul style="list-style-type: none"> <li>• Single person: NOK 4,000 (€ 550)</li> <li>• Married couple: NOK 6,660 (€ 916)</li> <li>• Persons cohabiting: NOK 3,330 (€ 458)</li> <li>• Children: 0 - 5 years NOK 1,530 (€ 211) 6 -10 years NOK 2,020 (€ 278) 11-17 years NOK 2,550 (€ 351)</li> </ul> <p>Case examples:</p> <ul style="list-style-type: none"> <li>• Single person: NOK 4,000 (€ 550)</li> <li>• Couple without children: NOK 6,660 (€ 916)</li> <li>• Couple with one child (10 years): NOK 8,680 (€ 1,194)</li> <li>• Couple with 2 children (8 + 12 y.): NOK 11,230 (€ 1,545)</li> <li>• Couple with 3 children (8,10,12 y.): NOK 13,250 (€ 1,823)</li> <li>• Single parent, one child (10 years): NOK 6,020 (€ 828)</li> <li>• Single parent, 2 children (8 +10 y.): NOK 8,040 (€ 1,106).</li> </ul>	<p><i>Different amounts in the individual Federal States (without family allowances):</i></p> <ul style="list-style-type: none"> <li>• Single persons: € 394 to € 506.40</li> <li>• Couple without children: € 568 to € 733.80</li> <li>• Single parent: € 328 to € 460</li> <li>• Partner: € 213.70 to € 288</li> </ul> <p><i>Examples including family allowances:</i></p> <ul style="list-style-type: none"> <li>• Couple, 1 child (10 years): € 817.90 to € 1,005.50</li> <li>• Couple, 2 children (8 and 12 years): € 1,050.90 to € 1,271.80</li> <li>• Couple, 3 children (8, 10 and 12 years): € 1,313.30 to € 1,569.80</li> <li>• Single parent, 1 child (10 years): € 577.90 to € 731.70</li> <li>• Single parent, 2 children (8 and 10 years): € 822.40 to € 998.</li> </ul>

# Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom																												
<ul style="list-style-type: none"> <li>• Single person: € 143.80</li> <li>• Couple: € 287.60</li> <li>• Household with 3 adults: € 388.26</li> <li>• Single parent family, one child: € 215.70</li> <li>• Single parent family, two children: € 287.60</li> <li>• Couple with one child: € 359.50</li> <li>• Couple with 2 children: € 431.40</li> <li>• Couple with 3 children: € 503.30</li> </ul>	<p>Not applicable.</p>	<p>Monthly amounts of the basic social assistance benefit according to the regional differentiation(I/II)</p> <p>Single person and single parent: € 374.92 or € 358.79</p> <p>Couple: € 637.36 or € 609.94</p> <p>Child over 17 years of age living with parents: € 273.69 or € 261.92</p> <p>Child 10-17 years of age: € 262.44 or € 251.15</p> <p>Child below 10 years of age: € 236.20 or € 226.04</p> <p>Case examples:</p> <p>Single person: € 374.92 or € 358.79</p> <p>Couple without children: € 637.36 or € 609.94</p> <p>Couple with 1 child (10 years): € 899.80 or € 861.09</p> <p>Couple with 2 children (8, 12 years): € 1,117.25 or € 1,069.19</p> <p>Couple with 3 children (8, 10, 12 y.): € 1,342.21 or € 1,284.46</p> <p>Single parent, 1 child (10 years): € 637.36 or € 609.94</p> <p>Single parent, 2 children (8, 10 y.): € 854.81 or € 818.04</p> <p>Other expenses for which additional social assistance be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>Monthly amounts covering expenditures on food, clothing and footwear, play and leisure, disposable articles, health and hygiene, daily newspaper, telephone and television fee:</p> <p>Single person: SEK 2,575 (€ 282)</p> <p>Couple: SEK 4,685 (€ 513)</p> <p>Children</p> <table style="margin-left: 20px;"> <tr><td>0 - 1 year</td><td>SEK 1,405 (€ 154)</td></tr> <tr><td>1 - 2 years</td><td>SEK 1,625 (€ 178)</td></tr> <tr><td>3 years</td><td>SEK 1,305 (€ 143)</td></tr> <tr><td>4 - 6 years</td><td>SEK 1,635 (€ 179)</td></tr> <tr><td>7 -10 years</td><td>SEK 1,815 (€ 199)</td></tr> <tr><td>11 -14 years</td><td>SEK 2,090 (€ 229)</td></tr> <tr><td>15 -18 years</td><td>SEK 2,360 (€ 259)</td></tr> </table> <p>For common expenditures in the households a special amount is added depending on the size of the household:</p> <table style="margin-left: 20px;"> <tr><td>1 person:</td><td>SEK 680 (€ 75)</td></tr> <tr><td>2 persons:</td><td>SEK 770 (€ 84)</td></tr> <tr><td>3 persons:</td><td>SEK 890 (€ 98)</td></tr> <tr><td>4 persons:</td><td>SEK 950 (€ 104)</td></tr> <tr><td>5 persons:</td><td>SEK 1,050 (€ 115)</td></tr> <tr><td>6 persons:</td><td>SEK 1,125 (€ 123)</td></tr> <tr><td>7 persons:</td><td>SEK 1,195 (€ 131)</td></tr> </table> <p>Case examples:</p> <p>Single person: SEK 3,255 (€ 357)</p> <p>Couple without children: SEK 5,455 (€ 598)</p> <p>Couple with 1 child (10 years): SEK 7,390 (€ 810)</p> <p>Couple with 2 children (8, 12 y.): SEK 9,540 (€ 1,045)</p> <p>Couple with 3 children (8, 10, 12 y.): SEK 11,455 (€ 1,255)</p> <p>Single parent, 1 child (10 years): SEK 5,160 (€ 565)</p> <p>Single parent, 2 children (8, 10 y.): SEK 7,095 (€ 777)</p> <p>On top of the above amounts, support can also be provided for reasonable expenditures on housing, domestic electricity supply, journeys to and from work, household insurance, medical care, dental care, glasses and membership of a trade union and an unemployment insurance fund.</p>	0 - 1 year	SEK 1,405 (€ 154)	1 - 2 years	SEK 1,625 (€ 178)	3 years	SEK 1,305 (€ 143)	4 - 6 years	SEK 1,635 (€ 179)	7 -10 years	SEK 1,815 (€ 199)	11 -14 years	SEK 2,090 (€ 229)	15 -18 years	SEK 2,360 (€ 259)	1 person:	SEK 680 (€ 75)	2 persons:	SEK 770 (€ 84)	3 persons:	SEK 890 (€ 98)	4 persons:	SEK 950 (€ 104)	5 persons:	SEK 1,050 (€ 115)	6 persons:	SEK 1,125 (€ 123)	7 persons:	SEK 1,195 (€ 131)	<p>Monthly amounts (converted weekly rates) including family benefit where appropriate. Full Housing Benefit and Council Tax Benefit are included in respect of average local authority charges for family type and size: these entitlements would generally be higher if private rents used; lower if there are non-dependants in household. Value of additional benefits (e.g. free school meals, remission of NHS charges) not quantified. Figures are net. Unlikely to be liable for tax (but see taxation in table X).</p> <ul style="list-style-type: none"> <li>• Single aged 25: GBP 480.44 (€ 737)</li> <li>• Couple, no children: GBP 661.62 (€ 1,015)</li> <li>• Couple, child of 10: GBP 870.70 (€ 1,335)</li> <li>• Couple, two children 8 and 12: GBP 1,043.30 (€ 1,600)</li> <li>• Couple, three children 8, 10 and 12: GBP 1,173.42 (€ 1,800)</li> <li>• Lone parent, aged 18+, child of 10: GBP 718.34 (€ 1,102)</li> <li>• Lone parent, aged 18+, two children 8 and 10: GBP 852.45 (€ 1,307)</li> </ul>
0 - 1 year	SEK 1,405 (€ 154)																															
1 - 2 years	SEK 1,625 (€ 178)																															
3 years	SEK 1,305 (€ 143)																															
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5 persons:	SEK 1,050 (€ 115)																															
6 persons:	SEK 1,125 (€ 123)																															
7 persons:	SEK 1,195 (€ 131)																															

**4. Examples**

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>5. Relations between the amounts</b>	<ul style="list-style-type: none"> <li>Spouses living in the same accommodation or single persons with dependent children: 100% (basis rate).</li> <li>Single person without dependent children: 75% of the basis rate.</li> <li>Companion: 50% of the basis rate.</li> <li>Rate for married couples with children (incl. guaranteed family allowances, average age supplement: 12 years): 1 child: + 19.03%; 2 children: + 44.19%; 3 children: + 75.44% of the basic rate.</li> </ul>	<ul style="list-style-type: none"> <li>Single person: 60% of maximum unemployment benefit.</li> <li>Couple with joint children: 2 x 80% of maximum.</li> <li>Childless couple: 2 x 60% of minimum.</li> <li>Couple with children from another marriage: 1 x 80% of maximum + 1 x 60% of maximum, if the husband and wife have no children. If this is the case: 2 x 80% of the maximum.</li> </ul>	<p>The amounts of the standard rates (<i>Regelsätze</i>) vary according to the age and the beneficiary's position in the household:</p> <ul style="list-style-type: none"> <li>100% basic standard rate (<i>Eckregelsatz</i>) for the head of the household as well as for a person living alone,</li> <li>50% for child aged under 7 (55% in single-parent families),</li> <li>65% for child aged 7 - 14,</li> <li>90% for child aged 14 - 18,</li> <li>80% for adult members of the household.</li> </ul> <p>If the costs for housing were to be included, the picture would be different.</p>	No general scheme.	<b>5. Relations between the amounts</b>
<b>Recovery</b>	<ul style="list-style-type: none"> <li>When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted: from the beneficiary to an amount equal to the amount which should have been taken into account.</li> <li>At the cost of the beneficiary in the event of voluntary omission or material error.</li> <li>Party responsible for accidents or sickness entailing the payment of the Minimex.</li> <li>From certain persons obliged to pay maintenance.</li> </ul>	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying instalments and interest in real estate and in some other cases.</p>	<p>Recovery from recipient is principally excluded. An exception is made for culpable conduct (e.g. if the recipient is guilty of a criminal offence, committed either intentionally or negligently).</p> <p>Recovery is possible in cases where the recipient is under obligation to make maintenance payments (divorced or separated spouses, children, parents).</p>	No general scheme.	<b>Recovery</b>
<b>Indexation</b>	Automatic readjustment of 2% of the allowance occurs when the consumer price index varies by 2% in relation to the previous pivot index. Moreover, the King can vary the basic amounts.	Adjustment once a year according to the adjustment rate ( <i>satsreguleringsprocenten</i> ).	Adjustment of standard rates ( <i>Regelsätze</i> ) on 1 July each year based on the respective statistical annual changes to the net income, consumer practices and the cost of living.  Limited increase for period between 1 July 1996 and 30 June 2005.	No general scheme.	<b>Indexation</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>The amounts granted to different members of the household differ between the autonomous regions: 10 to 42% of the basic amount for the 2nd member; 7 to 37% for the 3rd member; 4 to 32% for the 4th member of the family.</p>	<p>Single person: 100%            Couple with no children: + 50%            Couple + 1<sup>st</sup> child: + 30%            Couple + 2<sup>nd</sup> child: + 30%            Couple + 3<sup>rd</sup> child: + 40%            Family allowances included except for some special benefits.</p>	<p>• Single person: 100%            • 2<sup>nd</sup> adult of couple: + 66%            • 1<sup>st</sup> child (incl. family benefits): + 35%            • 2<sup>nd</sup> child (incl. family benefits): + 35%            • 3<sup>rd</sup> child (incl. family benefits): + 41%</p>	<p><i>Local Authorities Social Services:</i>            The guidelines from the Ministry of Social Affairs include the identical amount, which would be paid from the national pension scheme and state social assistance to a single pensioner with full pension rights who lives alone (basic pension + income supplement and household supplement from the state social assistance).  <i>State social assistance:</i>            Not applicable.</p>	<p>Different rates between the regions. Relations according to the above mentioned amounts:            Single person: 120%            2<sup>nd</sup> adult of couple: + 75%            1<sup>st</sup> child: + 50%            2<sup>nd</sup> child: + 20%            3<sup>rd</sup> child + 20%            These percentages are only approximations and are based on the "minimo vitale" amounts set by the regions. No indication of the amounts paid by the town councils and the local health organisations.</p>	<b>5. Relations between the amounts</b>
<p>Irrecoverable subsidy.</p>	<p>Recovery of wrongly or unnecessarily granted payments from future allowances; recovery in the case of the cession of financial means or from the inheritance of a deceased beneficiary.</p>	<p>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from benefits subsequently awarded.</p>	<p><i>Local Authorities Social Services:</i>            Financial assistance is either a loan or a grant. It is granted as a loan if the applicant so wishes or if an evaluation of the circumstances reveals that it is reasonable to demand repayment. Financial assistance which has been provided on the basis of false or misleading information is always recoverable.  <i>State social assistance:</i>            Reimbursement according to general rules. Deduction also possible from benefits the beneficiary may subsequently become entitled to. Retroactive corrections of calculation of benefits are also made upon receipt of income information or tax declarations.</p>	<p>Different regulations of the Regions.</p>	<b>Recovery</b>
<p>Adjustment generally yearly by decision of the Government of the Autonomous Community (<i>Comunidad Autónoma</i>), taking account of the consumer price index development.</p>	<p>Adjustment once a year according to consumer price index.</p>	<p>Adjusted once each year.</p>	<p><i>Local Authorities Social Services:</i>            The Ministry of Social Affairs recommends adjustments according to changes in the national pension.  <i>State social assistance:</i>            Adjustment in accordance with the current state budget.</p>	<p>Amounts related to the minimum pension (<i>pensione minima</i>) are yearly adjusted, depending on pension increases (adjusted to consumer price index and salary increases). All the figures mentioned above are provided for information only.            Other amounts: adjustment without predetermined conditions.</p>	<b>Indexation</b>

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>5. Relations between the amounts</b>	<p>The benefits are increased according to the size of the household in accordance with the equivalence principle.</p> <p>Single person: 100%            2 adults: + 53%            1st child: + 33%            2nd child: + 27%            3rd child: + 26%</p>	<p>Single person: 100%            2nd adult of couple: + 50%            1st child (incl. family benefits or average age): + 19%            2nd child (incl. family benefits for average age): + 22%            3rd child (incl. family benefits for average age): + 21%.</p>	<p>Arithmetic relations between the basic amounts for different family sizes (holiday allowance and local supplements not taken into account):</p> <p>Single person: 100%            2nd adult of couple: + 100%            1st child (incl. family benefits for average age): + 14%            2nd child (incl. family benefits for average age): + 19%            3rd child (incl. family benefits for average age): + 19%</p>	<p>There are no relations between the amounts fixed by law. Arithmetic relations between the mentioned amounts:</p> <p>Single person: 100%            2nd adult: + 67%            Children:            11 – 17 years: + 64%            6 – 10 years: + 51%            0 – 5 years: + 38%</p>	<p>Different according to the systems of the individual <i>Länder</i>.</p>
<b>Recovery</b>	<p>Welfare benefits have to be reimbursed:</p> <ul style="list-style-type: none"> <li>• where they have been unlawfully received;</li> <li>• if a reimbursement has been arranged (short term bridging allowance);</li> <li>• if the reimbursement is to be expected in view of the financial circumstances (in the event of a considerable increase in wealth);</li> <li>• advance maintenance payments are in principle repayable by the party liable to pay the maintenance.</li> </ul> <p>Benefits for children who are minors are not liable for reimbursement. The demand for reimbursement comes under the statute of limitations after a period of 15 years after the cessation of the benefits.</p>	<p>Return can be asked if there is a positive change in the fortune of the recipient for other reasons than professional integration.</p>	<ul style="list-style-type: none"> <li>• When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when applying for the allowance.</li> <li>• In certain cases the amount can be recuperated from the maintenance-debtors.</li> <li>• Allowance may also be recuperated from the estate of a deceased beneficiary.</li> </ul>	<p>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from the benefit subsequently awarded. Recovery also when fraud or failure to give adequate information has caused overpayments.</p>	<p>In principle from the beneficiary (future income or capital), his inheritance, from persons obliged to pay maintenance and third persons, towards whom the beneficiary is legally entitled to benefits covering the livelihood. The obligation for recovery is limited to a certain period (in most cases 3 years) with the exception of individual benefits and certain circumstances.</p> <p>Remarkable exceptions from the obligation for recovery exist in Vienna, Salzburg, and - with some restrictions - in Oberösterreich.</p>
<b>Indexation</b>	<p>Benefits are adjusted after a set period in accordance with the increase in the cost of living.</p> <p>Last amended as of 1999.</p>	<p>Automatic adjustment in line with the consumer price development when the index varies by 2.5% of the preceding figure.</p>	<p>Adjustment on 1<sup>st</sup> January and 1<sup>st</sup> July in accordance with the average development of contract-wages.</p>	<p>Governmental guidelines are periodically adjusted in accordance with the rise in consumer prices. In 2002 the amounts for children were increased beyond the consumer price adjustment.</p>	<p>Annual adjustment according to the increase of pensions.</p>

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Single person: 100%                      2<sup>nd</sup> adult in household: + 100%                      From 3<sup>rd</sup> adult on: + 70%                      Each child: + 50%</p>	Not applicable.	<p>The basic amount for a single person and the relations between the amounts are set by the Law on Social Assistance:</p> <p>single person: Basic amount A                      each spouse: 85% x A                      child over 17 years of age                      living with parents: 73% x A                      child 10-17 years: 70% x A                      child below 10 years: 63% x A</p>	There are no relations between the amounts. Benefits are linked to the needs of different householders and related to consumer prices.	<p>Arithmetical relation between the rate paid to a single person and the amounts paid for the 2<sup>nd</sup> adult and children:</p> <ul style="list-style-type: none"> <li>• Single person: 100%</li> <li>• 2<sup>nd</sup> adult of couple: + 57%</li> <li>• 1<sup>st</sup> child + 62%</li> <li>• 2<sup>nd</sup> child + 62%</li> <li>• 3<sup>rd</sup> child + 62%</li> </ul> <p>(all children under age 16).</p>	<b>5. Relations between the amounts</b>
<p>In the case of fraud or false declarations, as well as failing to provide information demanded by law.</p>	Not applicable.	<p>When the assistance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from the benefit subsequently awarded, when fraud or failure to give adequate information about financial circumstances of the applicant has occurred.</p>	When assistance has been given in advance for some expected income and when it is given as a loan in some other cases.	<p>When benefit is paid pending the award of another social security benefit, recovery takes place from the benefit subsequently awarded.</p>	<b>Recovery</b>
<p>Annual indexation in line with the social pension amount from the non-contributory scheme.</p>	Not applicable.	<p>Adjustment once a year in accordance with the index of national pensions (<i>Kansaneläke</i>).</p>	See above "Determination of the Minimum".	<p>Adjustment normally once a year with reference to movements in prices.</p>	<b>Indexation</b>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>Taxation and social contributions</b>	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation.	No general scheme.	<b>Taxation and social contributions</b>
<b>1. Taxation of cash benefits</b>					<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	Not applicable.	Not applicable.	Not applicable.	No general scheme.	<b>2. Limit of income for tax relief or tax reduction</b>
<b>3. Social security contributions from benefits</b>	No contributions.	Contributions to the supplementary pension scheme ( <i>arbejdsmarkedets tillægspension, ATP</i> ). <ul style="list-style-type: none"> <li>• 1/3 of the benefit paid by the beneficiary</li> <li>• 2/3 paid by the commune.</li> </ul> No contributions for persons receiving the settlement benefit ( <i>starthjælp</i> ).	No contributions.	No general scheme.	<b>3. Social security contributions from benefits</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
Benefits are subject to taxation.	The Guaranteed minimum resources ( <i>Revenu Minimum d'Insertion, RMI</i> ), the family benefits and the housing allowance are not subject to taxation.	Benefits are not subject to taxation.	General taxation rules.	Benefits are not subject to taxation.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>  <b>2. Limit of income for tax relief or tax reduction</b>  <b>3. Social security contributions from benefits</b>
The limit varies annually according to the incomes and family circumstances.	Not applicable.	Not applicable.	General taxation rules. The limit of income for tax for the assessment year 2002 (income year 2001) is ISK 809,611 (€9,565). All individual taxpayers are entitled to a personal tax credit ( <i>persónuafsláttur</i> ) against the computed state and municipal income taxes. This credit amounts to ISK 312,024 (€3,686) for the assessment year 2002 (income year 2001).	Not applicable.	
No contributions.	No contributions.	No contributions.	No contributions.	No contributions.	



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Taxation and social contributions</b>	Benefits not subject to taxation.	Taxation according to the common fiscal law.	Benefits are subject to taxation.	Social financial assistance is not subject to taxation.	Benefits are not subject to taxation.
<b>1. Taxation of cash benefits</b>					
<b>2. Limit of income for tax relief or tax reduction</b>	Not applicable, benefits not subject to taxation.	None.	The income tax structure is progressive. In general taxation applies if a certain minimum income is exceeded.	Social financial assistance is not subject to taxation.	Not applicable.
<b>3. Social security contributions from benefits</b>	No social contributions on the social assistance benefits or on benefits of the same kind.	Contributions deduction for sickness and long-term care insurance.	Social insurance contributions for the General Surviving Relatives Act ( <i>Algemene Nabestaandenwet, Anw</i> ), the General Exceptional Medical Expenses Act ( <i>Algemene wet bijzondere ziektekosten, AWBZ</i> ), the General Old-age Pensions Act ( <i>Algemene Ouderdomswet, AOW</i> ) and, in some cases, the Health Insurance Act ( <i>Ziektefondswet, ZFW</i> ) are deducted from the benefit.	No contributions.	No contributions.

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Benefits are not subject to taxation.	Not applicable.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Income Support is not taxable.	<b>Taxation and social contributions</b> <b>1. Taxation of cash benefits</b>
Not applicable. Benefits are not subject to taxation.	Not applicable.	Not applicable.	Not applicable.	Not applicable.	<b>2. Limit of income for tax relief or tax reduction</b>
No contributions.	Not applicable.	No contributions.	No contributions.	No contributions.	<b>3. Social security contributions from benefits</b>

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>Measures stimulating social and professional integration</b>	<p>In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimex, the revenues resulting from this integration are taken into account only after deduction of an indexed fixed monthly amount of € 188.64.</p> <p>Partial immunity of benefits drawn within the framework of the local employment offices.</p>	<p>Re-training, flexible jobs, job training, education/training and other activation measures. Municipalities must offer a flexible job to the persons whose capacity for work is permanently reduced.</p>	<p>A part of the earnings from work is not taken into account for the calculation of social assistance payments.</p> <p>It is possible to pay a benefit for 12 months to recipients of social aid who take up an employment as an encouragement for them to take up a new job.</p> <p>Back to work assistance (<i>Hilfe zur Arbeit</i>):</p> <p>In order to encourage people to take up work it is possible to offer an employer allowance or other appropriate means (e.g. hiring-out of labour or temporary employment contracts).</p> <p>Creation of jobs as regular employment relationships (employment contracts which are liable to social insurance – social assistance fund may cover the costs), creation of additional jobs and jobs which are of benefit to the public (employment relationships subject to social insurance legislation or compensation for additional expenditure without employment contract). Co-operation with the labour offices. In case the beneficiary refuses to take up reasonable work, the standard rate (<i>Regelsatz</i>) allowance shall be reduced imperatively by 25% and further reductions to follow.</p> <p>Counselling and support should help to prevent and overcome the need of social assistance.</p>	<p>No general scheme.</p>	<b>Measures stimulating social and professional integration</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>These measures are part of the various social programmes of the Autonomous Communities (<i>Comunidades Autónomas</i>) to combat poverty and social exclusion. The benefits are almost always accompanied by occupational integration measures, retraining, integration programmes, etc.</p>	<p>Possibility of accumulation with earnings for a limited period.</p>	<p><b>Back to Work Allowance:</b> A scheme for long-term recipients (5 years or more) of unemployment, lone parent and disability payments (3 years in the case of Disability Benefit) who take up employment. A percentage of the qualifying payment (75% in year one, 50% in year two and 25% in year three) is payable. If self-employment is commenced, the rate payable in year one is 100% with reducing amounts (as above) in the following three years.</p> <p><b>Back to Education Allowance:</b> This is a second and third level education opportunities scheme for persons who have been in receipt of unemployment/lone parent or long-term disability payments for at least six months. Payment is made at the same level as the qualifying payment for the duration of the academic terms.</p>	<p><b>Local Authorities Social Services:</b> No general scheme. Several local authorities invite clients to take part in different programs aimed at improving their living conditions. The local authorities provide social counselling, consisting of guidance in the field of finances, housing, upbringing of children, divorce etc. Local employment Agencies assist the unemployed with their search for employment, supply information and advice on job choice and vocational training and ensure that the unemployed have access to advice and remedial measures such as education programs or vocational training, based on individual needs.</p> <p><b>State social assistance:</b> See table V "Invalidity", Rehabilitation.</p>	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	<p><b>Measures stimulating social and professional integration</b></p>

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Measures stimulating social and professional integration</b>	<ul style="list-style-type: none"> <li>• The avoidance and overcoming of social need should be encouraged by advice and support.</li> <li>• Increases to social assistance are paid out to social assistance beneficiaries for commencing employment.</li> <li>• The unemployed remain liable for work placement and are given advice and support in looking for work.</li> <li>• There are opportunities for further training and work-programmes for re-integration.</li> </ul>	<p>An integration allowance (<i>indemnité d'insertion</i>) is granted when the beneficiary signs an integration contract (<i>contrat d'insertion</i>), takes part in an integration activity and accepts any job assigned by the employment administration.</p>	<p>Plan of action with all concrete arrangements made for job interview courses, the acquisition of work experience (through ELMPs) and participation in social integration programmes.</p> <p>Earning exemptions: part of the earning from (part-time) employment is not taken into account in order to stimulate finding employment.</p> <p>Premiums.</p>	<p>Social Services may set conditions for receiving social financial assistance. The terms have to be linked to the claimants need for help, and be aimed at making him or her better able to manage on their own, see above.</p>	<p>No general scheme.</p>

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>These measures are part of the social integration programme which, in conjunction with the benefit, seeks to create favourable conditions for the socio-professional integration of the recipient and his family members.</p>	<p>Not applicable.</p>	<p>Some activating measures for long-term and young benefit-recipients.</p>	<p>No general scheme. Social assistance for persons at the labour market disposal is connected to active measures in order to achieve gainful employment.</p>	<p><i>Income disregards:</i> In calculating Income Support, earnings of GBP 5 (€7.67) per week for single claimants and GBP 10 (€15) per week for couples are disregarded. Certain groups qualify for a higher disregard of GBP 20 (€31) per week e.g. lone parents, the sick and the disabled.</p> <p><i>New Deal for Lone Parents:</i> Personal Adviser meetings are compulsory for lone parents, whose youngest children are aged at least 5 years and 3 months. They are also compulsory for existent claimants. Service provides advice and help to find lone parents work. Initiative is aimed principally at lone parents on Income Support whose youngest child is aged 3 or above.</p> <p><i>Other measures:</i> Development of the tax and benefit systems aims to ensure that people are better off working and are not discouraged from increasing earnings. Income Support ("run-on") is paid to lone parents for two weeks after beginning work if they have moved off benefit. Also Housing Benefit and Council Tax Benefit are extended for 4 weeks. For claimants of IS/JSA receiving help with mortgage interest, there is a run-on of 4 weeks. The Working Families' Tax Credit - an in-work tax credit aimed at making work pay for families with children. Other measures include help with rent through Housing Benefit (HB) and Council Tax Benefit (CTB) once the person is in work if they are on low pay.</p>	<p><b>Measures stimulating social and professional integration</b></p>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>Associated rights</b>					<b>Associated rights</b>
<b>1. Health</b>	Free voluntary sickness insurance.	Free health care services for all residents (not an associated right). Supplement possible for dental costs or pharmaceutical products to cover the insured person's participation in these costs. (See "Assistance in special cases").	Comprehensive protection in case of sickness by taking over sickness insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.	<b>1. Health</b>
<b>2. Housing and heating</b>	No associated rights.	Supplements for persons with important accommodation costs and housing allowances in accordance with special legislation (law concerning housing allowances).	Costs for adequate housing and heating are completely covered; housing allowance ( <i>Wohngeld</i> ) (including flat-rate allowances) is taken into account.	No general scheme.	<b>2. Housing and heating</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>Protection in case of sickness on the basis of national laws since the beneficiaries are persons without resources.</p>	<p>Benefits in kind from the general regulations of sickness-maternity insurance (general system) or the intermediary system of the basic Universal Health Coverage (<i>Couverture Maladie Universelle, CMU</i>) and benefit from the complementary <i>CMU</i>.</p>	<p>No direct rights; however, persons in receipt of the allowance are usually entitled to a full range of medical services on the basis of their low income.</p>	<p>Public health care available to all residents. See table II "Health care". Possible to seek reimbursement according to the law on state social assistance for substantial expenses of medical and medicinal costs, see above, specific supplements.</p>	<p>Health care is guaranteed to all citizens via the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>). Persons with an income less than the social pension (<i>assegno sociale</i>) are exempted from participation in costs. See Table II "Health care".</p>	<p><b>Associated rights</b></p> <p><b>1. Health</b></p>
<p>No associated rights.</p>	<p>Extension of entitlement to social housing allowance (<i>allocation logement social</i>) to all <i>RMI</i>-recipients; the differential allowance of the <i>RMI</i> is not taken into account when determining resources in housing allowance matters.</p>	<p>No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme, Mortgage Interest relief under the taxation system or local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.</p>	<p><i>Local Authorities Social Services:</i> Housing allowances see Table IX "Family benefits". <i>State social assistance:</i> Special supplements for pensioners living alone, see tables V "Invalidity" and VI "Old-age".</p>	<p>In some regions, particularly for aged persons special housing supplements for total or partial housing cost reduction. Some regions cover electricity or gas bills or take into account costs for unavoidable interior restructuring measures.</p>	<p><b>2. Housing and heating</b></p>



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Associated rights</b> <b>1. Health</b>	<p>There is the liability for Health Insurance. The basic insurance contributions are met by the social welfare.</p>	<p>Membership of sickness insurance.</p>	<p>A beneficiary compulsorily insured under the Health Insurance Act (<i>Ziekfondswet, ZFW</i>) has to pay what is termed the "nominal premium" under the Health Insurance Act from the allowance. Persons not compulsorily insured receive a reimbursement of the payment of a private medical insurance covering the same risks as the compulsory medical insurance.</p>	<p>Public health care services available to all residents (not an associated right). Health care expenses are taken into consideration when determining the amount of the financial assistance.</p>	<p>Coverage of illness-related expenses or of expenses for sickness insurance by social assistance (<i>Sozialhilfe</i>).</p>
<b>2. Housing and heating</b>	<p>The costs of reasonable accommodation and the additional costs involved are met.</p>	<p>Where rent is due for an occupied flat the difference between the rent paid and the amount corresponding to 10% of the guaranteed minimum income (<i>revenu minimum garanti</i>) is granted additionally. Maximum: € 123.95.</p>	<p>In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, in certain cases a person may be eligible for rent subsidy. Whether a person is eligible for rent subsidies depends, among other things, on his income, his rent, his assets and his age. A person can only apply for rent subsidy if his rent is maximum € 565.44 per month. If a person chooses to live in an expensive dwelling when a less expensive dwelling is available, the government does not have to give him any rent subsidy.</p>	<p>There are certain housing allowances provided by the Housing Support Scheme. Housing costs are taken into consideration while determining the amount of the financial assistance.</p>	<p>Expenses which can not be met by the basic rates (<i>Richtsätze</i>) for appropriate accommodation will be borne by additional cash benefits or benefits in kind.</p>

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Guaranteed protection from the National Health Service.</p>	<p>Not applicable.</p>	<p>Public health care services available to all residents (not an associated right). Substantial medical expenses are taken into consideration while determining the amount of the social assistance.</p>	<p>In the event of sickness, all residents have a right to treatment. The majority of the expenses in connection with sickness is paid by the public authorities. But there are certain charges which the individual must pay to cover a minor part of the expenses.</p>	<ul style="list-style-type: none"> <li>• Free NHS prescriptions.</li> <li>• Free NHS dental treatment.</li> <li>• Free NHS eyesight tests and vouchers to help with cost of glasses.</li> <li>• Help with the cost of travelling to hospital for NHS treatment.</li> <li>• Free milk and vitamins for children up to 5 years of age and pregnant women.</li> <li>• Free school meals.</li> </ul>	<p><b>Associated rights</b></p> <p><b>1. Health</b></p>
<p>No associated rights.</p>	<p>Not applicable.</p>	<p>There are separate statutory housing allowances. Housing costs are taken into consideration while determining the amount of the housing allowance.</p>	<p>Costs for adequate housing are covered.</p>	<p>Income Support can provide help with certain housing costs, including mortgage interest payments and with some residential care and nursing home charges that are not met by Housing Benefit. Reasonable rent costs can be met by Housing Benefit.</p>	<p><b>2. Housing and heating</b></p>

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>Other specific non-contributory minima: I. Old age</b>	Guaranteed income for elder persons ( <i>garantie de revenus aux personnes âgées/inkomensgarantie voor ouderen</i> ), law of 22nd March, 2001.	No specific minimum: covered by the national pension ( <i>Folkepension</i> ) (see Table VI).	Needs-oriented sufficient resources during old-age and in the event of incapacity to work, Law of 26 June 2001, modified by the Law of 27 April 2002.	No special scheme.	<b>Other specific non-contributory minima: I. Old age</b>
<b>1. Designation</b>					<b>1. Designation</b>
<b>2. Principle</b>	To institute a guaranteed minimum income for all elderly persons. Resources of pensioner and of the person sharing the same main residence are taken into account.	No special scheme.	Persons who, for objective reasons, have no possibility to secure their own living and do neither receive the necessary support by others to be able to live in conditions fit for human beings. Simplified benefit claim by partial lump-sum payment. Benefit granted independent of the parents' or children's income. Differential amount. Subjective right, non-discretionary.	No special scheme.	<b>2. Principle</b>
<b>3. Main conditions of eligibility</b>	Man and women must be aged 63 (progressive increasing to 65 years from now to 2009) and actually resident in Belgium. Resources must be below a certain ceiling.	No special scheme.	Persons from the age of 65 or persons from the age of 18 if permanently incapable of work for medical reasons. Usual residence in the Federal Republic of Germany.	No special scheme.	<b>3. Main conditions of eligibility</b>
<b>4. Amount payable</b>	Single: €4,775.40 per year. Married couple: €7,163.10 per year. Automatic revaluation by 2% when the consumer price index varies by 2%.	No special scheme.	The amount of the benefit corresponds to the assistance covering the living expenses ( <i>Hilfe zum Lebensunterhalt</i> ) (see social assistance, <i>Sozialhilfe</i> ) including an additional lump-sum to the amount of 15 % of the standard rate allowance ( <i>Regel-satz</i> ) for heads of households, inter alia for one-time allowances.	No special scheme.	<b>4. Amount payable</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
Non-contributory old-age pension ( <i>Pensión de jubilación no contributiva</i> ).	Special allowance ( <i>allocation spéciale</i> ) and supplementary allowance ( <i>allocation supplémentaire</i> ).	Old Age Non-Contributory Pension.	No specific minimum; covered by the National pension scheme, see table VI "Old-age".	Assegno sociale ( <i>social pension</i> ).	<p><b>Other specific non-contributory minima:</b></p> <p><b>I. Old age</b></p> <p><b>1. Designation</b></p> <p><b>2. Principle</b></p> <p><b>3. Main conditions of eligibility</b></p> <p><b>4. Amount payable</b></p>
Pension for persons over 65 who have no claim to a contributory pension, either because they did not pay contributions or because they were not in the contributory scheme for the minimum period.	Differential allowances.	To provide an income for those 66 or over who do not qualify for a contribution-based pension.	No special scheme.	A means-tested non-contributive benefit subject to age and residence conditions.	
Age over 65 and no access to any pension or income higher than the maximum amount for the accumulation of statutory resources; legal residence in Spain for at least 10 years between the age of 16 and 65 (two years directly preceding the pension application).	Special allowance ( <i>allocation spéciale</i> ): Aged at least 65 (60 in the case of incapacity to work); resources are below a certain ceiling; not being entitled to any old-age benefit. Supplementary allowance ( <i>allocation supplémentaire</i> ): Being entitled to special allowance ( <i>allocation spéciale</i> ); resources below a ceiling.	<ul style="list-style-type: none"> <li>• Age 66 or more,</li> <li>• not qualified for a contributory pension,</li> <li>• resident in Ireland,</li> <li>• means test.</li> </ul>	No special scheme.	The beneficiary must be older than 65 years. Income (not including rents) of less than €4,666.87 if single or €9,333.74 if married.	
One eligible person: €3,762.78 per year.	Special allowance ( <i>allocation spéciale</i> ): €2,849.84 per year. Supplementary allowance ( <i>allocation supplémentaire</i> ): <ul style="list-style-type: none"> <li>• Single beneficiary: €4,085.16 per year.</li> <li>• Couple: €6,741.12 per year.</li> </ul>	<ul style="list-style-type: none"> <li>• Up to €144 per week maximum.</li> <li>• Up to €95.20 per week maximum for adult dependants.</li> <li>• €16.80 per week for child dependants.</li> </ul> Supplements: Living Alone Allowance of €7.70 per week; Over 80 Allowance of €6.40 per week; Free Travel and, if eligible, Electricity, Television Licence and Telephone Rental Allowances.	No special scheme.	€4,666.87 per year, annual increase.	

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Other specific non-contributory minima:</b>	Act on supplementary allowances for Old Age, Survivors' and Invalidation Insurance ( <i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung</i> ), LGB1. 1965 No. 46. The act is in force in its modified version.	No specific minimum. Covered by the general scheme of guaranteed minimum income, see above.	No specific scheme. Covered by General Old-Age Pensions Act ( <i>Algemene Ouderdomswet, AOW</i> ): see Table VI "Old-Age". Special regulations for older unemployed workers, see "Unemployment".	No specific non-contributory minimum; covered by the National Insurance Scheme ( <i>Folketrygden</i> ).	No specific non-contributory minimum, covered by social assistance ( <i>Sozialhilfe</i> ).
<b>I. Old age</b>					
<b>1. Designation</b>					
<b>2. Principle</b>	Means-tested guarantee of a sufficient minimum income for pensioners, financed by taxation, dependent on residence.	No special scheme.	See Table VI "Old-Age".	No special scheme.	No special scheme.
<b>3. Main conditions of eligibility</b>	<ul style="list-style-type: none"> <li>• Receipt of a national or foreign State old-age pension (or survivor's pension) or reaching a set age without any entitlement to a pension (e.g. in the case of the non-satisfaction of the minimum contribution period);</li> <li>• residence in Liechtenstein;</li> <li>• financial need.</li> </ul>	No special scheme.	See Table VI "Old-Age".	No special scheme.	No special scheme.
<b>4. Amount payable</b>	The amount of a supplementary benefit depends on the actual circumstances in an individual case; it can vary between a one-off payment of CHF 5 (€3.44) and an annual allowance of CHF 50,640 (€34,857).	No special scheme.	See Table VI "Old-Age".	No special scheme.	No special scheme.

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
Old-age social pension ( <i>pensão social de velhice</i> ): Statutory Order 464/80 of 13.10.1980 Statutory Order 208/01 of 27.7.2001.	Supplementary benefits to the 1 <sup>st</sup> pillar ( <i>PC</i> ). Federal Law on Supplementary Benefits to the Old-age, Survivors' and Invalidity Insurance of 19 March 1965 ( <i>LPC</i> ). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 ( <i>LPGA</i> ).	No specific minimum; covered by the National Pension Scheme ( <i>Kansaneläke</i> ).	No special scheme.	Category D Retirement Pension for men and women aged 80 or over.	<b>Other specific non-contributory minima:</b> <b>I. Old age</b> <b>1. Designation</b>  <b>2. Principle</b>  <b>3. Main conditions of eligibility</b>  <b>4. Amount payable</b>
To contribute towards sufficient resources. Subjective right.	<ul style="list-style-type: none"> <li>• Subjective (non-discretionary) right.</li> <li>• 1<sup>st</sup> pillar benefits, together with the supplementary benefits, must cover the basic needs of the elderly, the disabled and survivors in an appropriate way.</li> <li>• Means testing with domicile and residence conditions.</li> </ul>	No special scheme.	No special scheme.	Non-contributory flat-rate pension.	
Age: 65 years or more. Not entitled to a pension from the contributory system. Income not exceeding 30% (single person) or 50% (couple) of the minimum wage.	Must be domiciled and permanently resident in Switzerland. Foreigners: in addition, must have lived in Switzerland for the 10 years (refugees and stateless persons: 5 years) immediately preceding the date on which they apply for supplementary benefits, without interruption.	No special scheme.	No special scheme.	Must normally live in Great Britain and must have lived in GB for a total of 10 years or more in any continuous period of 20 years after the 60 <sup>th</sup> birthday. Periods of residence in another EU country may help to satisfy the residence condition. No entitlement to another category of Retirement Pension at an equal or higher rate.	
€ 143.80 per month.	The annual amount of the supplementary benefits corresponds to the excess of recognised expenses over the determining income. Maximum annual amount of the supplementary benefits: <ul style="list-style-type: none"> <li>• For persons living at home: CHF 50,640 (€ 34,857);</li> <li>• For persons living in an institution: CHF 30,275 (€ 20,839).</li> </ul>	No special scheme.	No special scheme.	GBP 45.45 (€ 70) a week, including Age Addition.	

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>II. Invalidity</b>					<b>II. Invalidity</b>
<b>1. Designation</b>	<p>Handicapped persons' allowances:</p> <ul style="list-style-type: none"> <li>• Income Replacement Allowance (<i>allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming</i>).</li> <li>• Integration Allowance (<i>allocation d'intégration/integratiegemoetkoming</i>)</li> <li>• Allowance for Assistance to the Elderly (<i>allocation pour l'aide aux personnes âgées/tegemeetkoming voor hulp aan bejaarden</i>).</li> </ul>	<p>A special unemployment benefit (<i>Ledighedsydelse</i>) is paid during the unemployed period in between two flexible jobs, as well as during sickness or holiday leave while employed.</p>	<p>Needs-oriented sufficient resources during old-age and in the event of incapacity to work, Law of 26 June 2001, modified by the Law of 27 April 2002.</p>	<p>Several "programmes" providing for benefits for the handicapped, depending on type of handicap.</p>	<b>1. Designation</b>
<b>2. Principle</b>	<p>Compensatory allowances from the state, by means of which the public authorities want to guarantee a protection to handicapped persons who do not have sufficient income and are not able to work for their living.</p>	<p>Compensation of income loss in case of sickness or unemployment.</p>	<p>Persons who, for objective reasons, have no possibility to secure their own living and do neither receive the necessary support by others to be able to live in conditions fit for human beings.</p> <p>Simplified benefit claim by partial lump-sum payment. Benefit granted independent of the parents' or children's income.</p> <p>Differential amount.</p> <p>Subjective right, non-discretionary.</p>	<p>No special scheme.</p>	<b>2. Principle</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>Non contributory invalidity pension (<i>Pensión de invalidez no contributiva</i>).</p>	<p>Allowance for handicapped adults (<i>allocation aux adultes handicapés, AAH</i>).</p>	<p>Disability Allowance.</p>	<p>No specific minimum. Covered by the National Pension Scheme, see Table V "Invalidity".</p>	<p>Pension for disabled civilians (<i>Pensione per invalidi civili</i>).</p> <p>Pension for blind civilians (<i>Pensione per ciechi civili</i>).</p> <p>Pension for deaf-mutes (<i>Pensione per sordomuti</i>).</p> <p>Allowance for partially disabled civilians (<i>Assegno mensile per invalidi civili parziali</i>).</p> <p>Allowance for disabled civilians under 18 years (<i>Indennità mensile di frequenza, indennità mensile per invalidi civili minori</i>).</p> <p>Attendance allowance (<i>Indennità di accompagnamento</i>).</p> <p>Special allowance for partially blind people (<i>Indennità speciale per ciechi parziali</i>).</p> <p>Communication allowance for deaf-mutes (<i>Indennità di comunicazione per sordomuti</i>).</p>	<p><b>II. Invalidity</b></p> <p><b>1. Designation</b></p>
<p>Pension for invalid persons aged between 18 and 65 years without a claim to a contributory pension.</p>	<p>Differential allowance.</p>	<p>To provide income for a disabled person who is unable to work by reason of that disability.</p>	<p>No special scheme.</p>	<p>The principal source for economic protection of disabled people is article 38 of the Italian Constitution: "Every citizen who is unable to work and is lacking necessary means to live, is entitled to maintenance allowances and social assistance".</p>	<p><b>2. Principle</b></p>



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>II. Invalidity</b>					
<b>1. Designation</b>	Act on supplementary allowances for Old Age, Survivors' and Invalidity Insurance ( <i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung</i> ), LGB1. 1965 No. 46. The act is in force in its modified version.	No specific minimum: Covered by the general scheme for guaranteed minimum income ( <i>revenu minimum garanti</i> ).	Supplementary Benefit Act ( <i>Toeslagenwet, TW</i> ).	No specific non-contributory minimum; covered by the National Insurance Scheme ( <i>Folketrygden</i> ).	No special scheme, covered by social assistance ( <i>Sozialhilfe</i> ). In the case of need for care, supplementary entitlement for long-term care benefit ( <i>Pflegegeld</i> ) of the <i>Länder</i> . Their respective legislation is similar to the Federal Long-term Care Benefit Act ( <i>Bundespflegegeldgesetz, BPGG</i> ) (see Table VI "Old-age"). For the increased child benefit ( <i>erhöhte Familienbeihilfe</i> ), see Table IX.
<b>2. Principle</b>	Means-tested guarantee of a sufficient minimum income for pensioners, financed by taxation, dependent on residence.	No special scheme.	The income of workers receiving benefits under the Disablement Assistance Act for Handicapped Young Persons ( <i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i> ), the Self-employed Persons Disablement Insurance Act ( <i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i> ) or the Disablement Insurance Act ( <i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i> ) is, where necessary, supplemented up to the social minimum.	No special scheme.	No special scheme. As regards long-term care benefit ( <i>Pflegegeld</i> ) see Table VI "Old-age".

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Invalidity social pension (<i>pensão social de invalidez</i>): Statutory Order 464/80 of 13.10.1980 Statutory Order 208/01 of 27.7.2001.</p>	<p>Supplementary benefits to the 1<sup>st</sup> pillar (PC). See "I. Old-age".</p>	<p>No special scheme. Covered by the National Pension Scheme (<i>Kansaneläke</i>).</p>	<p>No special scheme.</p>	<ul style="list-style-type: none"> <li>• Severe Disablement Allowance</li> <li>• Disability Living Allowance</li> <li>• Disabled Person's Tax Credit</li> <li>• Attendance Allowance.</li> </ul>	<p><b>II. Invalidity</b> <b>1. Designation</b></p>
<p>To contribute towards sufficient resources. Subjective right.</p>	<p>See "I. Old-age".</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>Severe Disablement Allowance: For people who are incapable of work but who have not paid enough contributions to qualify for contributory Incapacity Benefit (see Table V). Disability Living Allowance and Attendance Allowance: see Table XII "Long-term care". Disabled Person's Tax Credit: A tax credit to help people with an illness or disability who are in work (replaced Disability Working Allowance from October 1999). It is intended for those who are on long-term incapacity benefits who have limited earning capacity to make the transition into work.</p>	<p><b>2. Principle</b></p>

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>3. Main conditions of eligibility</b>	Handicapped persons aged between 21 and 65 for Income Replacement Allowance ( <i>allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming</i> ) and Integration Allowance ( <i>allocation d'intégration/integratiegemoetkoming</i> ) or over 65 for the Allowance for Assistance to the Elderly ( <i>allocation pour l'aide aux personnes âgées/ tegemoetkoming voor hulp aan bejaarden</i> ), whose resources are below a certain ceiling; not payable in conjunction with certain other allowances; also certain health, nationality and residence requirements.	Having worked in a flexible job or being entitled to such a job.	Persons from the age of 18 if permanently incapable of work for medical reasons. Usual residence in the Federal Republic of Germany.	No special scheme.	<b>3. Main conditions of eligibility</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>Chronic illness or disability of at least 65%; age between 18 and 65 years; legal residence in Spain for at least 5 years (two years directly preceding application for benefit); not in receipt of any pension or income higher than the maximum amount for the accumulation of statutory resources.</p>	<p>Persons aged between 20 and 60 who are permanently at least 80% disabled or acknowledged, on account of their disability, as being unable to secure employment, and whose resources do not exceed a certain ceiling.</p>	<p>To qualify a person must, by reason of disability, be substantially handicapped in undertaking work of a kind which, if he/she were not suffering from that disability, would be suited to his/her age, experience and qualifications. That disability must be expected to last for at least a year from its onset. A certificate to this effect must be supplied on application and a means test undergone.</p>	<p>No special scheme.</p>	<p>Pensions: Only totally disabled civilians (100%), blind persons and deaf-mutes are entitled to pensions.</p> <p>Monthly benefits: Partially disabled civilians (74-99%) are entitled to a monthly allowance (<i>Assegno mensile per invalidi civili parziali</i>); disabled persons under 18 years are entitled to a monthly allowance (<i>Indennità mensile di frequenza per invalidi civili minori</i>).</p> <p>Allowances: Totally disabled people who are unable to walk or are not self-sufficient and totally blind persons are entitled to an attendance allowance (<i>Indennità di accompagnamento</i>).</p> <p>Partially blind persons are entitled to a special allowance (<i>Indennità speciale per ciechi parziali</i>), deaf-mutes to a communication allowance (<i>Indennità di comunicazione per sordomuti</i>).</p> <p>Pensions and monthly benefits are subject to the limits of individual income, whereas allowances are not means-tested. The income ceiling which cannot be exceeded is: For pensions: € 13,103.20. For monthly benefits and allowances to the disabled under 18: € 3,846.05. Only the individual income is taken into account, not spouse's or family income.</p>	<p><b>3. Main conditions of eligibility</b></p>

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>3. Main conditions of eligibility</b>	<ul style="list-style-type: none"> <li>• Receipt of a national or foreign State invalidity pension (or a daily allowance from the Invalidity Insurance Scheme or attendance allowance, <i>Hilflosenentschädigung</i>) or the existence of invalidity where there is no entitlement to a pension (e.g. in the case of the non-satisfaction of the minimum contribution period);</li> <li>• minimum level of invalidity: 50%</li> <li>• residence in Liechtenstein;</li> <li>• financial need.</li> </ul>	No special scheme.	<p>Amount of <i>WAO/WAZ/Wajong</i>-benefit together with eventual other income must be less than the relevant social minimum. The spouse's revenue (or the revenue of the partner living together with the claimant) is reduced by the differential supplement.</p> <p>There is no entitlement to supplementary benefit:</p> <ul style="list-style-type: none"> <li>• for unmarried persons under 21 living with their parents;</li> <li>• for persons living with a partner (either married or not) born after 31 December 1971 who do not have any children under 12 living at home.</li> </ul>	No special scheme.	No special scheme. As regards long-term care benefit ( <i>Pflegegeld</i> ) see Table VI "Old-age".

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>Incapable people aged over 18 and unable to work, not entitled to pensions from the contributory scheme and without sufficient resources.</p>	<p>See "I. Old-age".</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>Disabled Person's Tax Credit: For those who have an illness or a disability which puts them at a disadvantage in getting a job and who work at least 16 hours per week; are resident in the UK and are entitled to work there; have at least one qualifying benefit; and who have savings of GBP 16,000 (€ 24,540) or less.</p> <p>For the other allowances: See Tables V "Invalidity" and XII "Long-term care".</p>	<p><b>3. Main conditions of eligibility</b></p>

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>4. Amount payable</b>	<p><i>Income Replacement Allowance (allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming):</i></p> <ul style="list-style-type: none"> <li>• beneficiary living with a partner: € 4,671.64</li> <li>• single beneficiary: € 7,006.83</li> <li>• beneficiary with dependants: € 9,342.54</li> </ul> <p><i>Integration Allowance (allocation d'intégration/integratiegemoetkoming), depending on classification of lack of independence:</i></p> <ul style="list-style-type: none"> <li>€ 923.88</li> <li>€ 3,148.23</li> <li>€ 5,030.48</li> <li>€ 7,328.77</li> </ul> <p><i>Allowance for Assistance to the Elderly (allocation pour l'aide aux personnes âgées/tegemoetkoming voor hulp aan bejaarden), depending on classification of lack of independence:</i></p> <ul style="list-style-type: none"> <li>€ 789.51</li> <li>€ 3,013.74</li> <li>€ 3,664.23</li> <li>€ 4,314.52</li> <li>€ 5,299.78.</li> </ul>	91% of the maximum unemployment benefit.	The amount of the benefit corresponds to the assistance covering the living expenses ( <i>Hilfe zum Lebensunterhalt</i> ) (see social assistance, <i>Sozialhilfe</i> ) including an additional lump-sum to the amount of 15% of the standard rate allowance ( <i>Regelsatz</i> ) for heads of households, inter alia for one-time allowances.	No special scheme.	<b>4. Amount payable</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>€3,762.78 per year for disability of 65% or more.</p> <p>€5,644.17 per year for disability of more than 75% and when constant assistance is required.</p>	<p>€ 577.92 per month.</p>	<p>Weekly amounts:</p> <p>Disabled person: € 124.80</p> <p>Adult dependant: € 82.80</p> <p>Child dependant: € 16.80</p>	<p>No special scheme.</p>	<p>Amounts per month:</p> <p>Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: € 223.90.</p> <p>Totally blind persons (not in hospitals): € 242.13.</p> <p>Mobility allowance for disabled people: € 431.19.</p> <p>Mobility allowance for totally blind people: € 633.68.</p> <p>Special allowance for partially blind persons: € 113.91.</p> <p>Communication allowance for deaf-mutes: € 217.66.</p>	<p><b>4. Amount payable</b></p>



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Amount payable</b>	The amount of a supplementary benefit depends on the actual circumstances in an individual case; it can vary between a one-off payment of CHF 5 (€3.44) and an annual allowance of CHF 50,640 (€34,857).	No special scheme.	<p>Supplement to <i>WAO/WAZ/Wajong</i> benefits up to 100% of the minimum wage for (married or unmarried) couples, 90% for one-parent-families, and 70% for single persons aged 23 or more. Gross Minimum wage: €1,249.20.</p> <p>The maximum rates of supplementary benefit are:</p> <ul style="list-style-type: none"> <li>• 30% of the minimum wage for couples</li> <li>• 27% for single parents</li> <li>• 21% for single persons.</li> </ul> <p>For single persons under the age of 23 the minimum guaranteed income is lower.</p>	No special scheme.	No special scheme. As regards long-term care benefit ( <i>Pflegegeld</i> ) see Table VI "Old-age".

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom	
€ 143.80 per month.	See "I. Old-age".	No special scheme.	No special scheme.	<p>Severe Disablement Allowance: GBP 42.85 (€ 66) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) GBP 14.90 (€ 23), middle rate (between 40 and 50) GBP 9.50 (€ 15), lower rate (between 50 and 60) GBP 4.75 (€ 7.29). This benefit has been abolished, and no new claims have been accepted after 06.04.01.</p> <p>Disability Living Allowance and Attendance Allowance: see Table XII "Long-term care".</p> <p>Disabled Person's Tax Credit: Basic tax credit for single person: GBP 62.10 (€ 95) couple: GBP 95.30 (€ 146)</p> <p>Child tax credit: from birth to September following 16<sup>th</sup> birthday: GBP 26.45 (€ 41) from September following 16<sup>th</sup> birthday up to day before 19<sup>th</sup> birthday: GBP 27.20 (€ 42) Disabled child: GBP 35.50 (€ 54)</p> <p>A childcare tax credit worth up to 70% of eligible childcare costs up to maximum costs of GBP 135 (€ 207) per week for one child and GBP 200 (€ 307) per week for two or more children.</p>	<b>4. Amount payable</b>

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<p><b>III. Other specific non-contributory minima</b></p>	<p>Advance on maintenance payments (<i>avance sur le terme de la pension alimentaire/voorschot op de termijn van onderhoudsgeld</i>): Differential amount paid by the Public Centres for Social Assistance (<i>Centres publics d'Aide sociale, C.P.A.S./Openbare Centra voor maatschappelijk welzijn, O.C.M.W.</i>), which also have the task of recovering the maintenance payment due.</p> <p>Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances.</p> <p>Conditions relating to the alimony debtor: alimony can be claimed from the father or the mother, or the person against whom the child has successfully brought a non-declaratory paternity case.</p> <p>Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not exceed €11,317.98 plus 15%.</p> <p><i>Amounts:</i></p> <p>The equivalent of the alimony payment due, but no more than €125 per month. In the event that an instalment of the alimony has been partially paid, the advance will make up the difference between the amount due - to a maximum of €125 - and the amount actually received. Should the maximum amount of resources be exceeded by less than 15%, entitlement to the previous terms is maintained but will be reduced by the same percentage as that by which the resources are exceeded. No advance will be awarded for less than €10 per month.</p> <p>90% of the unrepaid advance will be assumed by the State. 10% is assumed by the Public Centres for Social Assistance.</p>	<p>Assistance in particular situations:</p> <ul style="list-style-type: none"> <li>• To cover personal expenses (health care, help or education for children, removal to better accommodation, travel costs).</li> <li>• For people who have a handicapped child under 18 living at home (payment of a compensatory income and of some additional expenses).</li> <li>• For physically or mentally handicapped persons who have their own home (additional expenses). See Table V "Invalidity", Benefits, 8. Other Benefits: <i>merudgiftsydelse</i>.</li> <li>• Law of 25 April 1990: compensation for loss of income to people who look after a terminally ill person at home.</li> </ul>	<p>Benefits for blind civilians:</p> <p>In most <i>Länder</i>, blind civilians are granted an allowance which is not income dependent, to enable them to pay for the special care they require. The amount of benefit varies in the different <i>Länder</i>. It equals between €166 and €567 per month.</p> <p>Federal Child-raising Allowance Act (<i>Bundeserziehungsgeldgesetz</i>).</p> <p>Federal Act on promotion of further education (<i>Bundesausbildungsförderungsgesetz</i>).</p> <p>Housing Allowances Act (<i>Wohnungsgesetz</i>).</p>	<ul style="list-style-type: none"> <li>• Unemployment allowance for first-time job seekers and for certain categories of repatriates.</li> <li>• Flat-rate allowance for children who are not supported (decree 147/1989).</li> <li>• Decree 57/1973: repatriates (flat-rate living allowance).</li> <li>• Law 1331/1983: people undergoing severe hardship (extraordinary circumstances).</li> <li>• Law 1331/1984: mothers with no financial support (flat-rate maternity allowance).</li> <li>• Housing benefit: flat-rate payment.</li> <li>• Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested).</li> <li>• Family allowances for Greek emigrants returning to the country.</li> <li>• OGA family allowances.</li> <li>• Decree 147/1989: flat-rate allowance for single-parent families.</li> <li>• Heating allowance for handicapped people.</li> </ul>	<p><b>III. Other specific non-contributory minima</b></p>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
<p>Non-contributory child benefit (<i>Prestaciones no contributiva por hijo a cargo</i>), see Table IX "Family benefits": means-tested Child Benefit (exception: handicapped children).</p>	<ul style="list-style-type: none"> <li>• Integration allowance (<i>allocation d'insertion</i>): Means-tested flat-rate benefit for certain groups of Job-seekers. Amount: €9.55 per day.</li> <li>• Single Parent Allowance (<i>allocation de parent isolé, API</i>): Means-tested differential allowance for pregnant women living alone or single parents with a dependant child. Amounts: €521.52 per month for a pregnant woman without dependant children, plus €173.84 per dependant child.</li> </ul>	<p>One Parent Family Payment: Non-contributory benefit to provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means. Weekly amounts:</p> <p>Lone parent: €124.80            Child dependant: €19.30</p> <p>Widow's and Widower's (Non-Contributory) Pension:            Tax financed pension to provide support to widows and widowers without children (those with children would qualify for one-parent family payment instead) who do not qualify for a social insurance widow's or widower's pension, and who are without sufficient means.            Amount: €124.80 per week. A higher rate is paid to those over 66 and living alone.</p> <p><i>Several special allowances for certain groups or needs:</i></p> <ul style="list-style-type: none"> <li>• Carer's Allowance.                A means tested payment for carers on low incomes who look after certain people who need full-time care and attention. See Table XII "Long-term care".</li> <li>• Blind Pension.                Blind Pension is payable to blind people and others with low vision.</li> </ul>	<p><i>Local Authorities Social Services:</i>            Financial assistance in particular situations. Needs are assessed on an individual basis. Examples of financial assistance according to the rules in the municipality of Reykjavík:</p> <ul style="list-style-type: none"> <li>• Study allowances: Assistance to 18-24 years old who have not completed elementary or secondary school because of financial hardship.</li> <li>• Assistance to single parents who have not completed elementary or secondary school and have income under ISK 720,000 (€8,507) during the last 12 months.</li> <li>• Assistance to individuals who have been unemployed or received financial assistance for 6 months or longer and have not finished elementary school.</li> <li>• Assistance to youngsters 16-17 years old who live with parents that have income under the minimum according to the rules.</li> <li>• Furniture/household allowances paid once to individuals ISK 80,000 (€945).</li> <li>• Special allowances to cover dental costs and sessions with psychologists, social workers and psychiatrists.</li> <li>• Burial grants.</li> <li>• Cost for personal emergency alarm system.</li> <li>• Assistance in trauma/unexpected situations, such as loss of household, max. ISK 100,000 (€1,181).</li> </ul>	<ul style="list-style-type: none"> <li>• Financial assistance for political refugees (Ministry of the Interior).</li> <li>• Financial assistance for victims of natural catastrophes (Ministry of the Interior).</li> <li>• Assistance for students: study grants and allowances.</li> <li>• "Arrival" grants for immigrants (regions and local authorities).</li> <li>• Financial assistance to cope with situations of particular hardship (local level).</li> </ul>	<p><b>III. Other specific non-contributory minima</b></p>

Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>III. Other specific non-contributory minima</b>	No other con-contributory minima.	No other specific non-contributory minima.	<p>Specific non-contributory minima for unemployed persons:            Supplementary Benefit Act (<i>Toeslagenwet, TW</i>): The income of workers receiving benefits under the Unemployment Insurance Act (<i>WW</i>) is, where necessary, supplemented up to the social minimum. Amounts see above "invalidity".</p> <p>Act on Income Provisions for Older, Partially Disabled Unemployed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte werkloze werknemers, IOAW</i>): intended to provide unemployed older and partially disabled persons an income at the minimum guaranteed level. Eligible are:</p> <ul style="list-style-type: none"> <li>• unemployed persons who were aged between 50 and 57.5 when they became unemployed and have received wage-related benefit plus the follow-up benefit under the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>);</li> <li>• unemployed persons who were 57.5 or over when they became unemployed and who meet the 26 weeks requirement but not the 4 out of 5 requirements of the <i>WW</i> scheme;</li> <li>• partially disabled persons who are receiving a partial <i>WAO</i> or other statutory disablement, invalidity or industrial injuries benefit, who are unemployed and who have received wage-related benefit and the follow-up benefit under the Unemployment Benefit Act (<i>WW</i>);</li> <li>• persons who are already disabled for work on reaching the age of 17 and are receiving a <i>Wajong</i>-benefit based on a disablement level of less than 80%.</li> </ul> <p>Gross amounts: € 1,311.52 monthly for couples (married and unmarried); € 1,182.80 for single parent families; € 1,003.95 for single persons aged 23 and older. After deduction of tax and social security contributions, the net benefit is equal to 100% of the net minimum wage for couples, 90% for single parent families and 70% for single persons. Lower rates apply for single persons aged less than 23.</p>	<p>Child benefit is granted for children resident in Norway under the age of 18 under the Child Benefit Scheme (<i>barnetrygden</i>).</p> <p>Cash benefits are granted for families with children aged 1 and 2 years, under the Scheme for Cash Benefit for Parents with Small Children (<i>kontantstøtte</i>).</p> <p>Low-income households are – after certain criteria - entitled to housing allowances from the Housing Support Scheme (<i>Statlig bostøtte</i>).</p>	No other specific non-contributory minima.

## Guaranteeing sufficient resources

Table XI

Portugal	Switzerland	Finland	Sweden	United Kingdom
<ul style="list-style-type: none"> <li>• Widow(er)'s Pension (<i>pensão de viuvez</i>) (Decree 52/81 of 11 November 1981): Allowance for widows and widowers without a claim to pensions under the contributory scheme and without sufficient means (income not exceeding 30% of the minimum wage). Amount: 60% of the social pension.</li> <li>• Orphans Pension (<i>pensão de orfanidade</i>) (Statutory Order 160/ 80 of 27 May 1980): Allowance for orphans aged under 18 without claim to a pension under the contributory scheme and without sufficient resources. Amount: Percentage of the social pension according to the number of entitled children.</li> <li>• Long-term care supplement (<i>complemento por dependência</i>) for the assistance of a third person. Amount indexed to the value of the non-contributory pension € 143.80: 45% or 85% of this value, according to the dependency degree</li> <li>• Extraordinary supplement for solidarity (<i>complemento extraordinário de solidariedade</i>): granted to beneficiaries of social pensions of incapacity and old-age. Amount: Up to 70 years of age: € 13.17 70 years and over: € 26.34</li> </ul>	<ul style="list-style-type: none"> <li>• Cantonal assistance for the unemployed: in the majority of cantons, once unemployed persons are no longer entitled to benefits under the federal unemployment insurance scheme, they may claim other daily allowances. These benefits are governed by cantonal laws and are generally subject to the same requirements as under the federal unemployment insurance scheme.</li> <li>• Supplementary benefits to the 1<sup>st</sup> pillar (<i>PC</i>) are also granted to survivors. See "I. Old age".</li> <li>• 11 cantons pay needs-related benefits to parents for 6 months to three years after the birth.</li> </ul>	<p>All low-income households, with the exception of students and pensioners who have their own schemes, are entitled to housing allowance. The dependants of a person performing his national service are paid draftees' dependants allowance if their own income is below certain prescribed minimum.</p>	<p>Support and Service for Persons with Certain Functional Impairments Act of 1993. This Act contains provisions relating to measures for people:</p> <ul style="list-style-type: none"> <li>• who are mentally retarded or autistic,</li> <li>• who have a considerable and permanent intellectual functional impairment after brain damage as an adult,</li> <li>• who have some other lasting physical or mental functional impairments which are manifestly not due to normal ageing, if these impairments are major ones and cause considerable difficulties in daily life and, consequently, an extensive need for support and service.</li> </ul> <p>Help from a personal assistant or financial support for reasonable costs for such help, to the extent that the need for financial support is not covered by assistance benefit pursuant to the Assistance Benefit Act, dealt with by the National Social Insurance Board (<i>Riksförsäkringsverket</i>) and the social insurance offices.</p>	<p>• <i>Housing Benefit</i>: Designed to help people in and out of work who are on a low income and who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). No benefit payable if capital exceeds GBP 16,000 (€ 24,540). Maximum Housing Benefit will meet up to 100% of a claimant's reasonable rent and accommodation related service charges less deductions in respect of any non-dependants living in the household. Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: GBP 53.95 (€83) per week, couple without children GBP 84.65 (€130) per week, couple with two children - one aged 10, one aged 15 - GBP 151.65 (€ 233) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65% of the excess.</p> <p>• <i>Council Tax Benefit</i> helps people on low incomes meet up to 100% of their liability to contribute to the cost of local authority services. The scheme shares broadly the same structure as Housing Benefit above, although when the claimant's income exceeds their applicable amount, maximum benefit is reduced by 20% of the excess.</p> <p>• <i>Social Fund</i>: a regulated scheme for Sure Start Maternity Grant (see table IX), Funeral Payments (see table VII) and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans.</p>

### III. Other specific non-contributory minima

Table XI

## Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
<b>Other specific minima (Cont.)</b>	<p>Guaranteed family benefits (<i>prestations familiales garanties/gewaARBorgde gezinsbijslag</i>), subject to income conditions and age restrictions:</p> <p><i>A. Children not benefiting under any other scheme:</i></p> <p>Basic amount:</p> <p>1st child: € 72.61 2nd child: € 134.35 3<sup>rd</sup> child: € 200.59</p> <p>Supplement:</p> <p>1st child: € 36.96 2nd child: € 22.91 3<sup>rd</sup> child: € 4.02 Orphans: € 278.93</p> <p>Age supplement:</p> <p>aged 6 to 12 years: € 25.22 aged 12 to 18 years: € 38.54 aged 18 or more: € 49.01</p> <p>Special allowance for foster children: € 48.72</p> <p><i>B. Children already benefiting under another scheme:</i></p> <p>1st child: € 36.93 2<sup>nd</sup> child: € 134.35 3rd child: € 200.59</p> <p>Age supplement (not applicable to single child or the last-born child):</p> <p>aged 6 to 12 years: € 25.22 aged 12 to 18 years: € 38.54 aged 18 or more:</p> <p>for the eldest of a group: € 42.53 for the other: € 49.01</p> <p>Special allowance for foster children: € 36.93</p> <p>The amounts listed are reduced in proportion to the family income.</p> <p><i>Public Centres for Social Assistance (Centres publics d'Aide sociale C.P.A.S./Openbare Centra voor maatschappelijk welzijn, O.C.M.W.): additional benefits possible.</i></p>	No other non-contributory minima.	No other non-contributory minima.	No other non-contributory minima.	<b>Other specific minima (Cont.)</b>

## Guaranteeing sufficient resources

Table XI

Spain	France	Ireland	Iceland	Italy	
No other non-contributory minima.	No other non-contributory minima.	<i>Other benefits include:</i> <ul style="list-style-type: none"> <li>• Rent/Mortgage Interest Supplements.</li> <li>• Supplements for Special Needs.</li> <li>• Exceptional Needs Payments.</li> <li>• Back to School Clothing and Footwear Allowance etc.</li> </ul>	No other non-contributory minima.	No other non-contributory minima.	<b>Other specific minima (Cont.)</b>



Table XI

## Guaranteeing sufficient resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Other specific minima (Cont.)</b>	No other non-contributory minima.	No other non-contributory minima.	<p>Specific non-contributory minimum for certain self-employed: Act on Income Provisions for the Older, Partially Disabled Formerly Self-Employed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte gewezen zelfstandigen, IOAZ</i>): intended to provide a minimum guaranteed income.</p> <p>Persons qualifying for <i>IOAZ</i> benefit:</p> <ul style="list-style-type: none"> <li>• Self-employed aged 55 or more who earn less than the minimum guaranteed income level for self-employed persons of €20,672 per year and are thus forced to end their professional or business activities. Claimants only qualify if their average annual income has been below the minimum guaranteed level for the three years preceding the claim and is not expected to exceed that level in the future. A claimant must have been engaged in business or professional activities for at least 10 years, or for at least 3 years following a period of 7 years as an employee.</li> <li>• Partially disabled self-employed aged under 65, who are forced to end their professional or business activities due to their disablement. In order to qualify, claimants must receive a <i>WAZ</i> benefit for a disablement level of less than 80%. A claimant must have been engaged in professional or business activities for at least 3 years.</li> </ul>	No other non-contributory minima.	No other non-contributory minima.

**Guaranteeing sufficient resources**

**Portugal**

**Switzerland**

**Finland**

**Sweden**

**United Kingdom**

No other non-contributory minima.

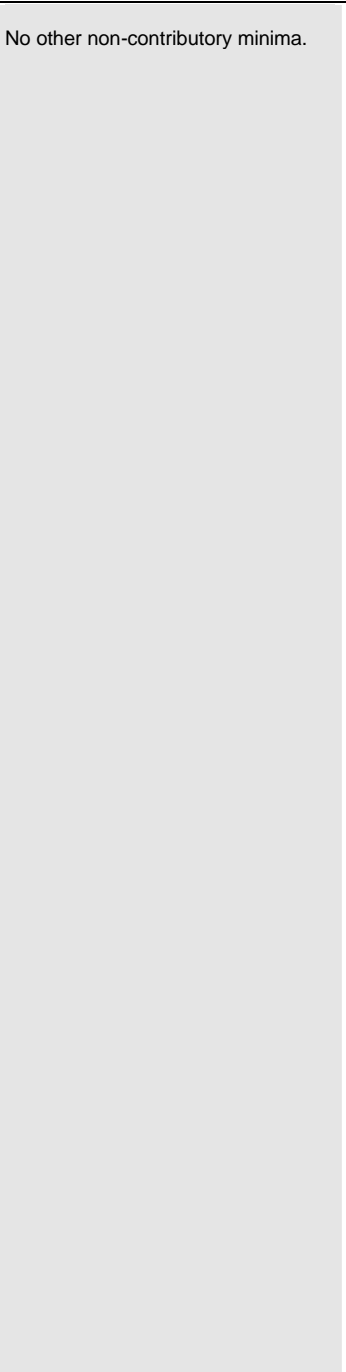
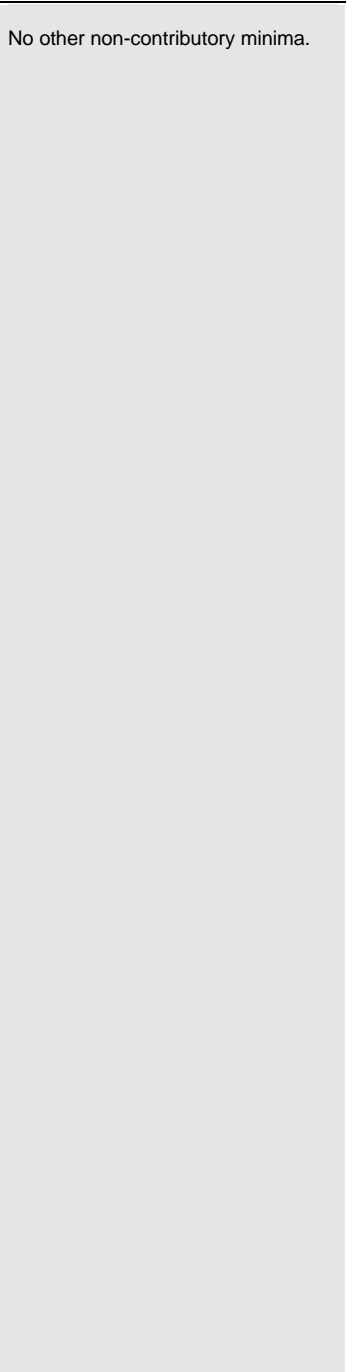
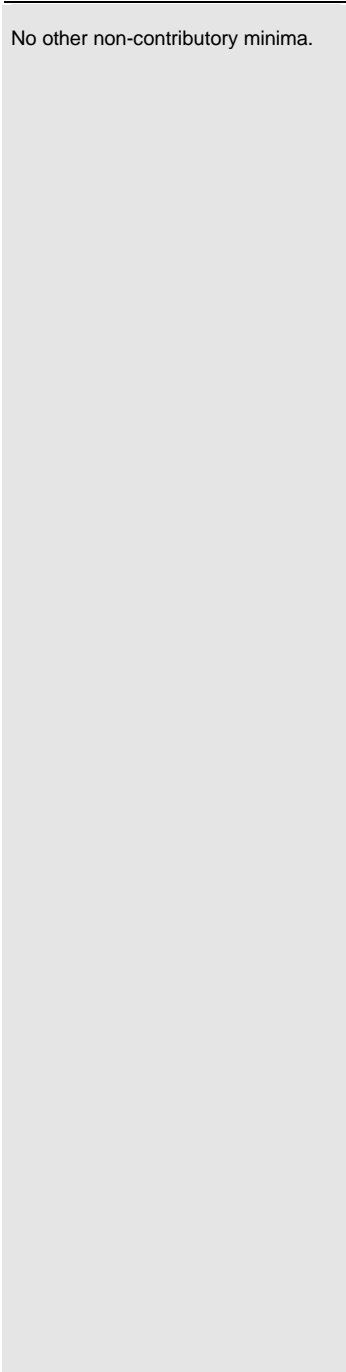
No other non-contributory minima.

No other non-contributory minima.

No other non-contributory minima.

No other non-contributory minima.

**Other specific minima (Cont.)**





- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guaranteeing sufficient resources

**XII Long-term care**

Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>Applicable statutory basis</b>	<p>No specific legislation on long-term care, however, certain benefits are provided for in particular in the corresponding legislation on sickness and invalidity insurance and on guaranteeing sufficient resources.</p> <p>Some benefits are also foreseen at local and regional levels.</p>	<p>Social Services Benefits Act of 6 August 1998 (<i>Lov.om social service</i>) amended.</p>	<p>Statutory long-term care insurance (<i>Gesetzliche Pflegeversicherung</i>): Social long-term care insurance for persons insured under statutory sickness insurance and private compulsory long-term care insurance for persons insured under private sickness insurance: Social Code (<i>Sozialgesetzbuch</i>), Book XI.</p> <p>Social assistance (<i>Sozialhilfe</i>): Federal Social Assistance Act (<i>Bundessozialhilfegesetz, BSHG</i>).</p>	<p><i>Old age and invalidity:</i> No special legislation. The Law No. 1140/1981 (revised version), JO 68A/20.3.81, provides for some benefits.</p> <p><i>Guaranteeing sufficient resources:</i> The statutory orders No. 162/73 (measures for the protection of the elderly and the chronically ill) and No. 57/73 (measures for the protection of persons with little financial means) provide for some benefits. Further measures are provided for by a number of ministerial orders.</p>	<b>Applicable statutory basis</b>
<b>Basic principles</b>	<p><i>Sickness and invalidity insurance:</i> Compulsory social insurance scheme for employees.</p> <p><i>Guaranteeing sufficient resources:</i> Social assistance scheme financed by the State budget.</p>	<p>Universal scheme.</p>	<p><i>Statutory long-term care insurance:</i> Compulsory social insurance system financed by contributions, in accordance with compulsory affiliation and sickness insurance limits (see Table II).</p> <p><i>Social assistance:</i> Tax financed.</p>	<p><i>Old age and invalidity:</i> Insurance scheme.</p> <p><i>Guaranteeing sufficient resources:</i> Social welfare scheme.</p>	<b>Basic principles</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	
<p>Legislative Royal Decree No. 1/94 of 20 June 1994, in which the amended version the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Articles L. 341-4, L. 351-8, L. 355-1, and L. 413-4 of the Social Security Code (<i>Code de la sécurité sociale</i>).</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): Article L. 541-1 of the Social Security Code.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Law 94-43 of 14 January 1994.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): Law 2001-647 of 20 July 2001.</p>	<p>Social Welfare (Consolidation) Act, 1993, as amended:</p> <ul style="list-style-type: none"> <li>• Constant Attendance Allowance</li> <li>• Carer's Benefit</li> <li>• Carer's Allowance</li> </ul> <p>Health Act, 1970:</p> <ul style="list-style-type: none"> <li>• Domiciliary Care Allowance</li> <li>• Home care</li> </ul> <p>Health (Nursing Homes) Act, 1990: Nursing Home Subvention.</p>	<p>Law on the affairs of the aged (<i>Lög um málefni aldraðra</i>) no 125/1999, of December 1999.</p> <p>Disability Act (<i>Lög um málefni fatlaðra</i>) no 57/1992 of June 1992 with later amendments.</p> <p>Local Authorities' Social Services Act (<i>Lög um félagshjónustu sveitarfélaga</i>) no 40/1991, of March 1991, with later amendments.</p> <p>Social Security Act (<i>Lög um almannatryggingar</i>) no 117/1993 of December 1993 with later amendments.</p> <p>Public Health Services Act (<i>Lög um heilbrigðishjónustu</i>) no. 97/1990 of September 1990 with later amendments.</p>	<p>Law No. 104 of 5 February 1992, Art. 33.</p> <p>Law No. 53 of 8 March 2000.</p>	<p><b>Applicable statutory basis</b></p>
<p>This risk has not been independently established in Spain.</p> <p><i>Social insurance system:</i> Compulsory insurance system for all employees. Benefits depend on contributions.</p> <p><i>Guaranteeing sufficient resources:</i> System for all residents. Tax financed.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Compulsory social insurance scheme.</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): General scheme.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Social assistance at regional level.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): General scheme.</p>	<p>Carer's Benefit and Constant Attendance Allowance: Compulsory social insurance scheme for all employees with flat rate benefits.</p> <p>Carer's Allowance: Tax financed scheme for all carers with means tested flat rate benefits.</p> <p>Domiciliary Care Allowance: Tax financed scheme for all carers of a child with a severe disability.</p> <p>Home Care and Nursing Home Subvention: Tax financed care services for all inhabitants.</p>	<p>Universal security schemes.</p>	<p>Benefits that can be considered as dependency benefits under both the social security and the social welfare system.</p>	<p><b>Basic principles</b></p>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Applicable statutory basis</b>	<p>Sickness Insurance Act (<i>Gesetz über die Krankenversicherung, KVG</i>), LGBl. 1971, No. 50.</p> <p>Compulsory Accident Insurance Act (<i>Gesetz über die obligatorische Unfallversicherung, UVG</i>), LGBl. 1990 No. 46.</p> <p>Invalidity Insurance Act (<i>Gesetz über die Invalidenversicherung, IVG</i>), LGBl. 1960 No. 5.</p> <p>Old-age and Survivors' Insurance Act (<i>Gesetz über die Alters- und Hinterlassenenversicherung, AHVG</i>), LGBl. 1952 No. 29.</p> <p>Act on supplementary allowances for Old-age, Survivors' and Invalidity Insurance (<i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung, ELG</i>), LGBl. 1965 No. 46.</p> <p>All acts are in force in their modified version.</p>	<p>Law of 19 June 1998 with amendments.</p>	<p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>).</p>	<p>Municipal Health Services Act (<i>lov om helsetjenesten i kommunene</i>) of 19 November 1982.</p> <p>Social Services Act (<i>lov om sosiale tjenester</i>) of 13 December 1991.</p> <p>National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapter 6.</p>	<p>Cash benefits: Federal Long-term Care Benefit Act (<i>Bundespflegegeldgesetz, BPGG</i>), Official Journal (<i>BGBl.</i>) No. 110/1993; with amendments, and 9 similarly phrased Long-term Care Benefit Acts of the <i>Länder</i>.</p> <p>Benefits in kind: Numerous applicable statutory bases, e.g. Social Assistance Acts and Disability Acts of the <i>Länder</i>. Agreements between the Federal Government and the <i>Länder</i> on joint measures for persons in need of care.</p>
<b>Basic principles</b>	<p><i>Sickness insurance:</i> Contribution and tax-financed benefits for domiciliary care (<i>Hauskrankenpflege, Spitex</i>), home care and stay in nursing care homes.</p> <p><i>Accident insurance:</i> Contribution and tax-financed attendance allowance (<i>Hilflosenentschädigung</i>).</p> <p><i>Invalidity insurance, supplementary allowances and old-age and survivors' insurance:</i> Benefits according to IVG, ELG and AHVG are rather of a subordinate nature: attendance allowance (<i>Hilflosenentschädigungen</i>), different aids, health care in the event of particular congenital defects; means tested benefits to pensioners.</p>	<p>Dependency insurance.</p>	<p>Contribution financed health insurance system.</p>	<p>Universal scheme. Municipal responsibility.</p>	<p>Cash benefits: Tax financed Long-term Care Benefit System of the Federal Government and the <i>Länder</i>.</p> <p>Benefits in kind: Provision of social services by public and private providers.</p>

## Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Social insurance:</i> Statutory Order 309-A/2000 of 30.11.2000. Statutory Order 265/99 of 14.7.1999.</p> <p><i>Guaranteeing sufficient resources:</i> Statutory Order 309-A/2000 of 30.11.2000.</p> <p><i>Social action:</i> Government decree 407/98 of 18.6.1998.</p>	<p>Federal Law on Sickness Insurance of 18 March 1994 (<i>LAMal</i>).</p> <p>Federal Law on Accident Insurance of 20 March 1981 (<i>LAA</i>).</p> <p>Federal Law on Invalidity Insurance of 19 June 1959 (<i>LAI</i>).</p> <p>Federal Law on Old-age and Survivors' Insurance of 20 December 1946 (<i>LAVS</i>).</p> <p>Federal Law on Supplementary Benefits to the Old-age, Survivors' and Invalidity Insurance of 19 March 1965 (<i>LPC</i>).</p> <p>Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>LPGA</i>).</p>	<p>National Pensions Act (<i>Kansaneläkelaki</i>) of 8 June 1956 including pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>).</p> <p>Disability Allowances Act (<i>Vammaistukilaki</i>) of 5 February 1988.</p> <p>Child Disability Allowances Act (<i>Laki lapsen hoitotuesta</i>) of 4 July 1969.</p> <p>Services and Assistance for the Disabled Act (<i>Laki vammaisuuden perusteella järjestettävistä palveluista ja tukitoimista</i>) of 3 April 1987.</p> <p>Social Welfare Act (<i>Sosiaalihuoltolaki</i>) of 17 September 1982 including support for informal care (<i>Omaishoidon tuki</i>).</p> <p>Primary Health Care Act (<i>Kansanterveyslaki</i>) of 28 January 1972.</p>	<p>Social Services Act (<i>Socialtjänstlagen</i>) of January 2002.</p>	<p>Social Security Contributions and Benefits Act 1992.</p>	<p><b>Applicable statutory basis</b></p>
<p><i>Social insurance:</i> Public compulsory insurance scheme. Contributory cash benefits.</p> <p><i>Guaranteeing sufficient resources:</i> Non-contributory cash benefits.</p> <p><i>Social action:</i> Benefits in kind provided by the integrated social action measures and health care benefits.</p>	<p>No special scheme. Benefits are provided by several branches of social security.</p> <p><i>Medical care</i></p> <ul style="list-style-type: none"> <li>• LAMal: compulsory insurance for the entire population;</li> <li>• LAA: compulsory insurance for employees;</li> <li>• LAI (medical measures of the AI): basic scheme, universal insurance.</li> </ul> <p><i>Helplessness allowance</i></p> <ul style="list-style-type: none"> <li>• LAVS and LAI: basic scheme, universal insurance;</li> <li>• LAA: compulsory insurance for employees.</li> </ul> <p><i>Reimbursement of special costs</i> LPC: supplementary scheme to the basic scheme, providing means-tested benefits to the elderly, the disabled, and survivors (up to a maximum amount).</p>	<p>Universal security scheme. The disabled persons have a subjective right to services under the Services and Assistance for the Disabled Act.</p>	<p>Universal security scheme.</p>	<p>Non-contributory, state-financed system providing cash benefits and benefits in kind for elderly or disabled persons and their carers.</p>	<p><b>Basic principles</b></p>



Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>Risk covered</b>					<b>Risk covered</b>
<b>Definition</b>	A person who is not able to perform the basic activities of daily life. Aid is provided according to an individual appreciation of each case.	Any person that is suffering from an injury or an infirmity and is not capable to provide herself/himself personal care, cleaning, shopping or any other necessary function. In individual cases care is provided according to an assessment.	<i>Statutory long-term care insurance:</i> Persons in need of care who, as a result of a physical, emotional or mental handicap, permanently and regularly need substantial long-term assistance to execute usual and regularly recurring activities in their daily lives. <i>Social assistance:</i> For persons who are not insured under long-term care insurance and for persons who do not meet the above mentioned criteria; supplementary benefits, for example, for cost-intensive (most severe category) care. These benefits are granted according to income and assets.  Medical benefits provided by sickness insurance are also possible (see Table II).	<i>Old age and invalidity:</i> Pensioners and persons affiliated to social insurance institutions, suffering from paraplegia/tetraplegia and absolute disability if the person is in permanent need of supervision, care and support provided by a third party. <i>Guaranteeing sufficient resources:</i> Elderly persons in need of care.	<b>Definition</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	Risk covered Definition
<p><i>Social insurance system:</i> Situation of a worker affected by a permanent disability for any job, who because of anatomical or functional losses, needs the help of another person to carry out the most essential daily tasks (severe incapacity, <i>Gran invalidez</i>).</p> <p><i>Guaranteeing sufficient resources:</i> Non contributory invalidity pension with a supplement of 50% to persons between 18 and 65 years with a degree of disability or chronic disease equal or over 75% and who, due to anatomical or functional losses, need the help of a third person to carry out essential daily tasks. These persons must have been legally resident in Spain for at least 5 years, 2 of which must be immediately prior to the benefit claim.</p>	<p>Persons requiring regular aid of a third party in order to accomplish the basic daily tasks.</p>	<p>Carer's Benefit: Insured workers who have to leave employment in order to provide care for ill or incapacitated persons.</p> <p>Constant Attendance Allowance: Beneficiaries of Disablement Benefit who are so severely disabled so as to require another person to care for them for a period of at least 6 months.</p> <p>Carer's Allowance: Persons with insufficient means, who are providing ill or incapacitated persons with full-time care and attention.</p> <p>Domiciliary Care Allowance (DCA): Children with a severe disability who are living at home and who need constant care.</p> <p>Home Care: General services provided to older people.</p> <p>Nursing Home Subvention: The costs of nursing home care.</p>	<p>Existing continuous need for long-term care or need for nursing or other care in the home.</p>	<p><i>Social insurance in case of disability:</i> Allowance granted in case of disability to pensioners who need the help of a third party to move around, or who require permanent assistance in order to carry out basic daily tasks.</p> <p><i>Guaranteeing sufficient resources:</i> Non-active handicapped persons who are not able to carry out basic daily tasks.</p> <p><i>Regional programmes:</i> Very old persons who require domestic assistance (in kind) or who wish to be cared for at home.</p>	<p><b>Risk covered</b></p> <p><b>Definition</b></p>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Risk covered</b>					
<b>Definition</b>	<p><i>Sickness insurance:</i></p> <ul style="list-style-type: none"> <li>Measures of out-patient care which are provided by persons or organisations of health care or nursing care (Spitex).</li> <li>Home care benefits if stay and care in nursing homes would otherwise be necessary.</li> </ul> <p><i>Accident insurance:</i></p> <p>Flat-rate attendance allowance (<i>Hilflosenentschädigung</i>) for helpless persons, who, on the grounds of invalidity, continuously require the assistance of a third party or personal attention in order to perform the basic activities of daily living.</p>	<p>An insured person is deemed dependent who, following a physical, mental or psychiatric illness or deficiency of a similar nature, regularly needs a considerable amount of assistance from a third party in order to carry out basic daily tasks.</p>	<p>Long-term hospitalised persons, elderly people, disabled persons and mentally disabled persons with chronic problems.</p>	<p>Need for long term assistance and care.</p>	<p>Cash benefits: Need of constant care and assistance (need of care) of over 50 hours per month, expected to last for at least 6 months.</p> <p>Benefits in kind: Need for outpatient care, semi-stationary care and nursing home care services.</p>

## Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	Risk covered Definition
<p>Persons needing the assistance by a third party to perform the activities of daily life.</p>	<p><i>Medical care</i></p> <ul style="list-style-type: none"> <li>• LAMal: sickness, congenital disease not covered by the AI and accidents not covered by an accident insurance;</li> <li>• LAA: occupational accident, non-occupational accident (if the employee works more than 8 hours a week) and occupational disease;</li> <li>• LAI (medical measures of the AI): sickness, accident, and congenital disease (according to a list).</li> </ul> <p><i>Helplessness allowance</i> Permanent need of the help of a third party or personal supervision to carry out basic everyday activities because of health impairment.</p>	<p>Persons in constant and regular need of assistance or care (generally at least once a week).</p>	<p>Persons in need of assistance and care.</p>	<p>Attendance Allowance: People aged 65 or over who have personal care needs during the day and/or night because of physical or mental disability.</p> <p>Disability Living Allowance: People under age 65 who have personal care and/or mobility needs because of illness or disability. Once awarded, it can be paid after age 65 if the care/mobility needs continue.</p> <p>Constant Attendance Allowance: People assessed as 100% disabled (as a result of an industrial accident or disease) and who are in need of constant care and attention.</p> <p>Exceptionally Severe Disablement Allowance: People who are entitled to Constant Attendance Allowance and likely to remain permanently disabled.</p> <p>Invalid Care Allowance: Payable to a person not earning more than GBP 75 (€ 115) per week (after allowable expenses), who is providing at least 35 hours care a week to another person who is in receipt of certain benefits.</p>	<p><b>Risk covered</b> <b>Definition</b></p>

Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>Field of application</b>	<p><i>Sickness and invalidity insurance:</i> Beneficiaries of sickness and invalidity insurance: See corresponding Tables.</p> <p><i>Guaranteeing sufficient resources:</i> Disabled persons from the age of 21 who are resident in Belgium.</p>	All residents.	<p><i>Statutory long-term care insurance:</i> Nearly the entire population is insured.</p> <p><i>Social assistance:</i></p> <ul style="list-style-type: none"> <li>• Persons not insured under long-term care insurance,</li> <li>• insured persons who do not meet certain criteria (see above) or</li> <li>• insured persons receiving (supplementary) benefits because the limited benefits of long-term care insurance (e.g. for cost-intensive most severe category of care) are not sufficient or because the insurance does not cover certain costs occurring in the case of institutional care (costs of room and board, investment costs).</li> </ul>	<p><i>Old age and invalidity:</i> Persons affiliated to social insurance institutions.</p> <p><i>Guaranteeing sufficient resources:</i> Permanent residents.</p>	<b>Field of application</b>
<b>Conditions</b>	<p><i>Sickness and invalidity insurance:</i> Necessary conditions for access to sickness and invalidity insurance: See corresponding Tables.</p> <p><i>Guaranteeing sufficient resources:</i> From the age of 21 years.</p>	No age condition. The law also provides for the care of children.	<p><i>Statutory long-term care insurance:</i> No age limit.</p> <p><i>Social assistance:</i> No age limit.</p>	No age limit.	<b>Conditions</b>
<b>1. Age</b>					<b>1. Age</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	
<p><i>Social insurance system:</i> Certain total incapacity for any job pensioners.</p> <p><i>Guaranteeing sufficient resources:</i> Residents, who have been legally resident in Spain for at least five years, two of which must be immediately prior to benefit claim.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Recipients of pensions for invalidity, (under certain conditions) old-age or work injury.</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): Disabled children up to the age of 20 years with a degree of disability of at least 80%.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Disabled persons with a degree of disability of at least 80% who are older than 16 years and who do not meet the conditions for drawing family benefits or a special allowance for long-term care and whose resources are beyond a certain limit.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): Elderly persons residing in France and in a situation of loss of autonomy.</p>	<p>Carer's Benefit: Insured employees who care for a minimum of 6 weeks up to a maximum of 15 months.</p> <p>Constant Attendance Allowance: Recipients of a Disablement Benefit.</p> <p>Carer's Allowance: Carers of ill/incapacitated persons over the age of 16 years of age and children in respect of whom a Domiciliary Care Allowance is payable.</p> <p>Domiciliary Care Allowance: Children with severe physical/intellectual disabilities who are not maintained in an institution.</p> <p>Home Care: Persons requiring care in the home.</p> <p>Nursing Home Subvention: Persons who have inadequate means to pay for nursing home care.</p>	<p>All residents.</p>	<p><i>Social insurance in case of disability:</i> Recipients of a disability pension.</p> <p><i>Guaranteeing sufficient resources:</i> Non-active handicapped persons.</p> <p><i>Regional programmes:</i> Very old persons.</p>	<b>Field of application</b>
<p><i>Social insurance system:</i> No age condition.</p> <p><i>Guaranteeing sufficient resources:</i> People aged from 18 to 65.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Less than 65 years at the time of examination of entitlement.</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): No minimum age. Maximum age 20 years.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Between 16 and 60 years of age.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): From the age of 60 years.</p>	<p>Carer's Benefit: Insured employees aged 18 and over.</p> <p>Constant Attendance Allowance: Recipients of Disablement Benefit aged 16 and over.</p> <p>Carer's Allowance: Carers aged 18 and over.</p> <p>Domiciliary Care Allowance: Eligible children from birth (or date of medical confirmation) to 16 years of age.</p> <p>Home Care: Age not relevant.</p> <p>Nursing Home Subvention: Age not relevant.</p>	<p>No age condition.</p>	<p><i>Social insurance in case of disability:</i> The law does not provide for an age limit.</p>	<b>Conditions</b> <b>1. Age</b>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Field of application</b>	<p><i>Sickness insurance:</i> Persons insured on the grounds of place of residence or gainful employment.</p> <p><i>Accident insurance:</i> Gainfully employed persons.</p>	All persons covered by sickness insurance.	All residents.	All residents.	Cash benefits and benefits in kind: All residents.
<b>Conditions</b>					
<b>1. Age</b>	Benefits are paid independent of age.	No age limit.	No age conditions.	No age conditions.	<p>Cash benefits: The Long-term Care Benefit Acts of the Federal State and of Vienna, Salzburg, Tyrol, Upper Austria and Vorarlberg provide for an entitlement to the benefit by birth. In the other <i>Bundesländer</i> the age of three is still required (special conditions in cases of hardship).</p> <p>Benefits in kind: No age conditions.</p>

# Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Social insurance:</i> Recipients of invalidity, old-age and survivors' pensions; recipients of family benefits.</p> <p><i>Guaranteeing sufficient resources:</i> Recipients of invalidity, old-age and survivors' pensions; recipients of family benefits.</p> <p><i>Social action:</i> Persons in need of temporary or permanent, light or severe care for physical, mental or social reasons.</p>	<p><i>Medical care</i></p> <ul style="list-style-type: none"> <li>• LAMal: sick insured persons;</li> <li>• LAA: insured persons victim of an accident or an occupational disease;</li> <li>• LAI (medical measures of the AI): insured persons disabled or in imminent danger of becoming disabled.</li> </ul> <p><i>Helplessness allowance</i></p> <ul style="list-style-type: none"> <li>• LAI: insured persons with their domicile and usual residence in Switzerland;</li> <li>• LAVS: beneficiaries of an old-age pension or supplementary benefits to the 1<sup>st</sup> pillar (PC), with their domicile and usual residence in Switzerland;</li> <li>• LAA: beneficiaries of an invalidity pension.</li> </ul> <p><i>Reimbursement of special costs (according to LPC)</i> Beneficiaries of PC.</p>	<p>All residents.</p>	<p>All residents.</p>	<p>All residents with an unrestricted right to remain in the UK.</p>	<p><b>Field of application</b></p>
<p>No age limit.</p>	<p><i>Medical care</i></p> <ul style="list-style-type: none"> <li>• LAMal and LAA: no age condition;</li> <li>• LAI (medical measures of the AI): up to retirement age. In the case of congenital disease, up to the age of 20 inclusive.</li> </ul> <p><i>Helplessness allowance</i></p> <ul style="list-style-type: none"> <li>• LAI: from the age of 18 up to retirement age;</li> <li>• LAVS: as from retirement age;</li> <li>• LAA: no age condition.</li> </ul> <p><i>Reimbursement of special costs (according to LPC)</i> No age condition.</p>	<p>No age condition.</p>	<p>No age condition.</p>	<p>Attendance Allowance: Person aged 65 or over. Disability Living Allowance: Person under 65. Constant Attendance Allowance: Person over 16. Exceptionally Severe Disablement Allowance: Person over 16. Invalid Care Allowance: Carers over 16.</p>	<p><b>Conditions</b></p> <p><b>1. Age</b></p>



Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>2. Qualifying period</b>	<p><i>Sickness and invalidity insurance:</i> Necessary conditions for access to sickness and invalidity insurance: see corresponding Tables.</p> <p><i>Guaranteeing sufficient resources:</i> No waiting period.</p>	No qualifying period.	<p><i>Statutory long-term care insurance:</i> 5 years. The pre-insurance period for children is fulfilled if one of the parents has carried it out. Benefits have an unlimited duration as long as entitlement conditions are fulfilled.</p> <p><i>Social assistance:</i> No qualifying period.</p>	<p><i>Old age and invalidity:</i> 4,050 days of insurance.</p> <p><i>Guaranteeing sufficient resources:</i> No qualifying period.</p>	<b>2. Qualifying period</b>
<b>Benefits in kind</b>	<p><i>Sickness and invalidity insurance:</i> Measures of home care: Measures are provided according to the decree of the physical need for long-term care in accordance with a specific scale:</p> <ul style="list-style-type: none"> <li>• care level A: €13.93 with preferential scheme, €10.61 no preferential scheme;</li> <li>• care level B: €26.64 with preferential scheme, €20.14 no preferential scheme;</li> <li>• care level C: €36.52 with preferential scheme, €27.55 no preferential scheme.</li> </ul>	<ul style="list-style-type: none"> <li>• Personal hygiene.</li> <li>• Domestic help.</li> <li>• Assistance to a person to maintain his/ her capacities (rehabilitation).</li> <li>• In some cases accompanying persons (for persons who are severely disabled the accompanying service includes 15 hours monthly).</li> </ul>	<p><i>Statutory long-term care insurance:</i> Monthly benefits in kind (basic care and housework provided by itinerant care centres or isolated persons) for the value of:</p> <ul style="list-style-type: none"> <li>• Category I: up to €384,</li> <li>• category II: up to €921,</li> <li>• category III: up to €1,432,</li> <li>• in cases of particular hardship: up to €1,918.</li> </ul> <p>Cash benefits and benefits in kind may be combined.</p> <p><i>Social assistance:</i> Benefits up to the amount of need.</p>	<ul style="list-style-type: none"> <li>• Medical treatment and entitlement to home visits,</li> <li>• home care provided by nurses, psychologists, social workers and physiotherapists.</li> </ul>	<b>Benefits in kind</b>
<b>1. Home care</b>					<b>1. Home care</b>



Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Qualifying period</b>	No qualifying period.	No qualifying period. Those who contracted an optional insurance are entitled to benefits only after a one-year qualifying period.	No qualifying period required.	No qualifying period.	Cash benefits: No qualifying period. Benefits in kind: In the event of change of residence to another Land, qualifying periods for inpatient care may be possible.
<b>Benefits in kind</b>					
<b>1. Home care</b>	<p><i>Sickness insurance:</i> Domiciliary care (<i>Hauskrankenpflege</i>) of a sick person at home following the doctor's orders: costs for basic and treatment care.</p> <p><i>Accident insurance:</i> Aids to compensate physical handicaps or malfunctions (according to list).</p>	<p>Benefits in kind are provided by specialised professional services according to the need of the dependent person.</p> <p>Benefit amount per hour: €45.30.</p>	<p>Home care includes the necessary nursing, care, guidance and counselling required by the insured individual at home in connection with illness, recovery, disability, old age, death or a psychosocial problem. It also includes the loan of nursing equipment for a maximum period of 26 weeks.</p>	<p>Practical assistance and/or care at home according to the need, carried out by municipal home services assistants and/or nurses.</p>	<p>Outpatient services:</p> <ul style="list-style-type: none"> <li>• home help</li> <li>• qualified caregiver</li> <li>• visiting service</li> <li>• organised neighbourhood help</li> <li>• mobile therapeutic services</li> <li>• family help</li> <li>• counselling of relatives</li> <li>• lending of nursing aids and appliances</li> <li>• laundry services</li> <li>• cleaning services</li> <li>• repair service</li> <li>• transport service</li> <li>• personal assistant</li> </ul>

## Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>No qualifying period.</p>	<p><i>Medical care</i></p> <ul style="list-style-type: none"> <li>• LAMal and LAA: no qualifying period;</li> <li>• LAI (medical measures of the AI): no qualifying period for Swiss nationals.</li> </ul> <p><i>Helplessness allowance</i> No qualifying period.</p> <p><i>Reimbursement of special costs (according to LPC)</i> No qualifying period for Swiss nationals.</p>	<p>No qualifying period.</p>	<p>No qualifying period.</p>	<p>Attendance Allowance: Must have met the disability condition for the benefit for at least 6 months prior to making the claim and continues to meet the condition.</p> <p>Disability Living Allowance: Must have met the disability condition for the benefit for 3 months before making the claim, and the disability condition must be expected to continue for at least six months after the claim.</p> <p>Constant Attendance Allowance: Must be entitled to industrial injuries disablement benefit, based on an assessment of 100% disability and must require constant care.</p> <p>Exceptionally Severe Disablement Allowance: Must be entitled to Constant Attendance Allowance at one of two specific rates and person must be assessed as likely to remain permanently disabled.</p> <p>Invalid Care Allowance: No qualifying period for the carer, but the person receiving care must be in receipt of a specific disability benefit.</p>	<p><b>2. Qualifying period</b></p>
<p>Home care (<i>ajuda domiciliária</i>) Foster families (<i>famílias de acolhimento integrado</i>).</p>	<ul style="list-style-type: none"> <li>• LAMal and LAA: examinations, treatment and care dispensed as outpatient care at the home of the patient by doctors and chiropractors, as well as on prescription or medical orders by nurses or home-care organisations (= SPITEX);</li> <li>• LAI (medical measures of the AI): treatment at home by a doctor or, on prescription, by paramedical staff.</li> </ul>	<p>Municipalities provide home nursing, home services and services for the disabled (transport services, personal assistant, house alteration). Support for informal care.</p>	<p>In municipalities, benefits in kind are provided for home care services.</p>	<p>Local authorities can provide home-care, meals on wheels, special aids and equipment, adaptations to the home and attendance at day care centres.</p>	<p><b>Benefits in kind</b></p> <p><b>1. Home care</b></p>

Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>2. Semi stationary care</b>	In the concerned regulations, there are no benefits in kind in the case of semi-stationary care.	These benefits can be granted as a relief to the caregivers of disabled or dying persons.	<p><i>Statutory long-term care insurance:</i> Monthly benefits in kind for care in day and night centres in addition to residential care for a value of:</p> <ul style="list-style-type: none"> <li>• Category I: up to €384,</li> <li>• category II: up to €921,</li> <li>• category III: up to €1,432.</li> </ul> <p><i>Social assistance:</i> Benefits up to the amount of need.</p>	Day care for external pension recipients in special institutions (in particular for severely disabled or mentally handicapped children).	<b>2. Semi stationary care</b>
<b>3. Nursing home care</b>	<p><i>Sickness and invalidity insurance (Amounts per day):</i> <u>Rest and nursing homes:</u> Allowances for care and assistance of a person in need of care to perform the basic activities of daily life provided by the insurance:</p> <p><i>Ordinary nursing services:</i></p> <ul style="list-style-type: none"> <li>• care level B: € 45.90</li> <li>• care level C: € 51.77</li> <li>• care level C and disoriented in time and space: € 53.58</li> </ul> <p><i>Psychiatric homes:</i></p> <ul style="list-style-type: none"> <li>• Persons suffering from mental disorders: € 84.90</li> <li>• Mentally handicapped persons: € 90.02</li> </ul> <p><u>Homes for the aged:</u> Care and assistance provided to persons in need of care to perform the basic activities of daily life provided by the insurance:</p> <ul style="list-style-type: none"> <li>• care level O: € 1.25</li> <li>• care level A: € 8.48</li> <li>• care level B: € 25.64</li> <li>• care level C: € 36.70</li> <li>• care level C+: € 38.61</li> </ul>	Homes or special apartments for disabled or elderly persons.	<p><i>Statutory long-term care insurance:</i> Care, medical treatment and social support expenses fully paid through a monthly benefit in kind for a maximum value of €1,432. At present, benefit is modulated according to 3 dependence categories: category I €1,023, category II €1,279 and category III €1,432. Up to €1,688 in cases of hardship.</p> <p><i>Social assistance:</i> Costs of room and board as well as the investment costs for care facilities. If necessary, also supplementary benefits, in case the limited benefits of the long-term care insurance are not sufficient to fund basic care, social care and medical care treatment.</p>	Hospitalisation in a public hospital or in a clinic for the chronically ill or in a social welfare centre for those who are no longer entitled to hospitalisation.	<b>3. Nursing home care</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	
See above: home care.	No specific provisions.	Day care centres providing services such as midday meal, a bath, physiotherapy, occupational therapy, chiropody, laundry and hairdressing services.	Care in day-care centres.	<i>Regional programmes:</i> Different application according to the regions.	<b>2. Semi stationary care</b>
See above: home care.	Allowance for loss of autonomy ( <i>allocation personnalisée d'autonomie</i> ): The benefit varies according to the long-term care costs and the person's resources.	Persons who have very limited means may receive free nursing home care in a state owned nursing home.	Care in nursing homes.	<i>Regional programmes:</i> Different application according to the regions.	<b>3. Nursing home care</b>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Semi stationary care</b>	<p><i>Sickness insurance:</i> Domiciliary care (<i>Hauskrankenpflege</i>) of a sick person at home following the doctor's orders: costs for basic and treatment care.</p> <p><i>Accident insurance:</i> Aids to compensate physical handicaps or malfunctions (according to list).</p>	Possibility of a stay in a special day-care centre.	Day care in a nursing home is available to those with physical or mental disorders for which all the necessary care is not available in their own environment.	Short term stays in nursing homes (week-ends etc.) are offered as a relief measure for the family of patients cared for at home. Capacity shortages in many municipalities.	Provision of semi-stationary care in care facilities, e.g. in day centres.
<b>3. Nursing home care</b>	<p><i>Sickness insurance:</i> Contribution to cost of care in the event of a stay in a nursing care home. The amount depends on the need for care.</p> <p><i>Accident insurance:</i> Aids to compensate physical handicaps or malfunctions (according to list).</p>	<p>Benefits in kind are provided by specialised professional services according to the need of the dependent person.</p> <p>Benefit amount per hour: € 34.50.</p>	Nursing home care and care in a home for the physically disabled includes medical help and treatment, care and nursing provided by the home and the associated rehabilitation, physiotherapy and occupational therapy.	<p>Provided in municipal nursing homes.</p> <p>Waiting lists due to limited capacity in many municipalities.</p>	Provision of inpatient care in care facilities, e.g. in nursing care homes.

## Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p>No semi-stationary care.</p>	<p>LAMal: examinations, treatment, and care in a semi-hospital establishment by doctors, chiropractors, and persons providing services on prescription or medical orders.</p>	<p>Municipalities provide special housing according to need of care.</p>	<p>Special housing provided according to need of care.</p>	<p>No benefits.</p>	<p><b>2. Semi stationary care</b></p>
<ul style="list-style-type: none"> <li>• Nursing homes for the permanent stay (<i>lar permanente</i>) of elderly persons who are or risk to become severely dependent.</li> <li>• Homes (<i>residência</i>) for persons over the age of 16 years with permanent or temporary disabilities.</li> <li>• Homes for supported life (<i>unidade de vida apoiada</i>) for persons with permanent mental disabilities.</li> <li>• Homes for protected life (<i>unidade de vida protegida</i>) for adults with serious, probably becoming permanent psychological problems.</li> <li>• Homes for autonomous life (<i>unidade de vida autónoma</i>) for adults with serious, probably becoming permanent psychological problems, but who maintain a certain degree of autonomy.</li> <li>• Temporary Reception Centre for Emergencies (<i>Centro de Acolhimento Temporário de Emergência</i>) for old people in difficult social situation.</li> <li>• Night Centre (<i>Centro de Noite</i>) for old isolated people in need of aid during the night.</li> </ul>	<ul style="list-style-type: none"> <li>• LAMal: examinations, treatment and care in a hospital by doctors, chiropractors and persons providing services on prescription or medical orders, and stay in the general ward of the hospital; examinations, treatment and care in a medico-social establishment by doctors, chiropractors and persons providing services on prescription or medical orders;</li> <li>• LAA and LAI (medical measures of the AI): treatment, board, and accommodation in the general ward of a hospital.</li> </ul>	<p>Provided by municipalities according to need.</p>	<p>Special housing provided according to need of care.</p>	<p>Local authorities can arrange admission to a residential care or nursing home. In general, the local authority pays for this unless the person can afford to pay part or all of the cost.</p>	<p><b>3. Nursing home care</b></p>



Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>4. Other benefits</b>	No other benefits in the concerned regulations.	<ul style="list-style-type: none"> <li>• Adaptation of the apartments and provision of special equipment.</li> <li>• Replacement and relief of a person who is providing care to his/ her partner or a close relative at home.</li> <li>• Care of a person in need of long-term care (if necessary around the clock).</li> </ul>	<p><i>Statutory long-term care insurance:</i></p> <ul style="list-style-type: none"> <li>• Aids and appliances to facilitate the provision of care, unless, as a result of illness or disability, they have to be provided by another fund, e.g. the statutory sickness fund.</li> <li>• Courses of instruction in the provision of care for caring family members and other voluntary carers.</li> <li>• Respite care (<i>Pflegevertretung</i>): payment up to an amount of €1,432 during a maximum of 28 days for the substitution of a carer, if he/she is away on holiday or for illness.</li> <li>• Short term care (<i>Kurzzeitpflege</i>) In case of absence of the carer or following a home care, the costs of residence in care centre during a short period up to a maximum of 28 days per year are covered for an amount of €1,432.</li> <li>• Additional benefit to the amount of €460 per calendar year in the event of need for special care (e.g. Alzheimer's disease).</li> </ul> <p><i>Social assistance:</i> Aids and appliances.</p>	Countrywide there are 320 Centres for the Protection of the Elderly (KAPI); on the one hand, these persons have the possibility to develop creative activities during their leisure time and on the other hand, they can profit from the medical and social services on the spot.	<b>4. Other benefits</b>
<b>Cash benefits</b> <b>1. Home care</b>	In the concerned regulations, there are no cash benefits in the case of home care.	Cash benefit can be granted instead of home care so that the disabled person himself/ herself can provide for care aids, assistance and accompanying service.	<p><i>Statutory long-term care insurance:</i> Instead of residential benefits in kind, the patient in need of care can decide to receive care benefits for a monthly amount of:</p> <ul style="list-style-type: none"> <li>• Category I: € 205</li> <li>• category II: € 410</li> <li>• category III: € 665</li> </ul> <p>Cash benefits and benefits in kind may be combined.</p> <p><i>Social assistance:</i> The same benefits as under the long-term care insurance.</p>	<p><i>Old age and invalidity:</i> The amount of the disability benefit is increased by 50% in the case of total disability.</p> <p><i>Guaranteeing sufficient resources:</i> Disabled persons can profit from 7 basic from an amount of €114 up to €447 and 3 complementary benefits from an amount of €58 up to €131.</p>	<b>Cash benefits</b> <b>1. Home care</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	
Pharmaceutical products are free.	No other benefits.	No other benefits.	Short-term care in nursing homes in order to provide relief for the nearest relatives.	<i>Regional programmes:</i> Housing service.	<b>4. Other benefits</b>
<p><i>Social insurance system:</i> Minimum pension: €600.81 per month and with a dependent spouse: €707.52. Maximum pension: €2,029.27 per month.</p> <p><i>Guaranteeing sufficient resources:</i> Non-contributory invalidity pensioners in need of help from another person to perform daily activities receive the pension with 50% supplement. In 2002 it amounts to €5,644.17 per year, paid in 14 monthly instalments.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Supplements of 40% to add to the various pensions, with a monthly amount of at least €930.06.</p> <p>Special education supplement (<i>complément d'allocation d'éducation spéciale</i>): Supplement to the special education allowance 3 categories: €930.06 per month.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): The amount is fixed according to the resources and can reach €1,090.42.</p>	<p>Carer's Benefit:</p> <ul style="list-style-type: none"> <li>• For a single care recipient: €139.70 per week.</li> <li>• Several cared recipients: €209.60 per week.</li> </ul> <p>Constant Attendance Allowance:</p> <ul style="list-style-type: none"> <li>• €139.70 per week.</li> </ul> <p>Carer's Allowance: Maximum amounts</p> <ul style="list-style-type: none"> <li>• For a single cared recipient: €129.60 per week.</li> <li>• For several cared recipients: €194.40 per week.</li> </ul> <p>Domiciliary Care Allowance: Maximum rate per month: €179.80 per child with disability.</p>	No cash benefits.	<p><i>Social insurance in case of disability:</i> Monthly assistance allowance. <i>Guaranteeing sufficient resources:</i> €200 per month.</p> <p><i>Regional programmes:</i> Different application according to the regions. Generally cash benefits according to the need.</p>	<p><b>Cash benefits</b></p> <p><b>1. Home care</b></p>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Other benefits</b>	No other benefits.	Provision of special equipment and adaptation of the home.	Several specific benefits for specific kind of patients like psychiatric treatments, care of the deaf (and partially hearing) and the blind (and partially sighted).	No other benefits.	Counselling, information.
<b>Cash benefits</b>					
<b>1. Home care</b>	<p><i>Sickness insurance:</i></p> <ul style="list-style-type: none"> <li>• Share to cover the cost exceeding the normal costs of living that occur in connection with home care. The amount of the benefit is calculated according to the degree of the need for care (maximum CHF 100 (€ 69) per day)</li> <li>• Other costs that occur in connection with home care and are not borne by the AHV/IV, but are indispensable for the implementation of care.</li> </ul> <p><i>Accident insurance:</i> Attendance allowance (<i>Hilflosenentschädigung</i>) according to three categories of helplessness: CHF 586 (€ 403) per month, CHF 1,172 (€ 807) per month, CHF 1,758 (€ 1,210) per month.</p>	<p>Benefits in kind can be combined or replaced by cash benefits.</p> <p>Cash benefits to remunerate persons who are not working on behalf of a professional services network. The amount of the benefits totals half of the value of the benefit in kind.</p> <p>Benefit amount per hour: €22.65.</p>	No cash benefits.	No cash benefits.	<p>Long-term care benefit (<i>Pflegegeld</i>) (per month):</p> <ul style="list-style-type: none"> <li>• Category 1 € 145.40</li> <li>• Category 2 € 268.00</li> <li>• Category 3 € 413.50</li> <li>• Category 4 € 620.30</li> <li>• Category 5 € 842.40</li> <li>• Category 6 € 1,148.70</li> <li>• Category 7 € 1,531.50</li> </ul>

# Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> <li>• Day care centres (<i>centro de dia</i>) for the elderly.</li> <li>• Sheltered workshops (<i>centro de actividades ocupacionais</i>) for seriously handicapped persons.</li> <li>• Centres for social and occupational measures (<i>forum sócio-ocupacional</i>) for persons with a light mental handicap.</li> <li>• Nursing homes for temporary stay (<i>lar temporário</i>) of disabled children and young persons between the ages of 6 and 16 years.</li> <li>• Provision of technical aids.</li> <li>• Premature intervention (<i>Intervenção Precoce</i>) integrated aid measure combining education, health and social action for children up to 6 years old with disabilities or with a serious risk of backwardness.</li> </ul>	<p><i>Auxiliary means</i> Simple and adequate model. Appear on a list. In the form of a grant or a loan.</p> <ul style="list-style-type: none"> <li>• LAMal: diagnostic or therapeutic services and equipment prescribed by a doctor (reimbursement up to a maximum amount);</li> <li>• LAI: auxiliary means necessary for the insured person in order to move about, establish contacts with her/his entourage or develop personal autonomy;</li> <li>• LAVS: auxiliary means necessary for the beneficiary in order to carry out usual activities, move about, establish contacts with her/his entourage or develop personal autonomy;</li> <li>• LAA: auxiliary means to compensate for physical damage or loss of a function.</li> </ul>	<p>Technical equipment, when needed.</p>	<p>No other benefits.</p>	<p>Temporary respite care in a residential or nursing home can be arranged by local authority. People on low income may be able to get help with paying for prescriptions, dental treatment, sight tests and reasonable travel costs to and from hospital.</p>	<p><b>4. Other benefits</b></p>
<p>No cash benefits.</p>	<p><i>Helplessness allowance</i> Depends on the degree of helplessness.</p> <ul style="list-style-type: none"> <li>• LAI: slight: CHF 211 (€145); moderate: CHF 528 (€363); severe: CHF 844 (€581).</li> <li>• LAVS: moderate: CHF 528 (€363); severe: CHF 844 (€581).</li> <li>• LAA: slight: CHF 586 (€403); moderate: CHF 1,172 (€807); severe: CHF 1,758 (€1,210).</li> </ul> <p><i>Reimbursement of special costs (according to LPC)</i> Reimbursement of the costs for help, care, and assistance at home by public services or services recognised as of public utility.</p>	<p>Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>): €50.87 per month. Increased rate: € 126.65 per month Special rate: €253.28 per month. Child disability allowance and disability allowance (<i>Vammaistuki</i>): Both benefits have three rates depending on the degree of strain: € 76, €177 or €329 per month.</p>	<p>No cash benefits.</p>	<p>Attendance Allowance: Higher rate: GBP 56.25 (€86) Lower rate: GBP 37.65 (€58) Disability Living Allowance: Three rates for care needs: GBP 14.90 (€23), GBP 37.65 (€58) or GBP 56.25 (€86). Two rates for mobility needs: GBP 14.90 (€23) or GBP 39.30 (€60). Constant Attendance Allowance: Minimum: GBP 23.00 (€35), Normal maximum: GBP 46.00 (€71), Exceptional rate: GBP 92.00 (€141) a week depending on level of care needed. Exceptionally Severe Disablement Allowance: GBP 46.00 (€71) a week. Invalid Care Allowance: GBP 42.45 (€65) a week. Dependant additions are also available.</p>	<p><b>Cash benefits</b> <b>1. Home care</b></p>

Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>2. Semi stationary care</b>	In the concerned regulations, there are no cash benefits in the case of semi-stationary care.	See "Benefits in kind, 2. semi-stationary care".	<i>Statutory long-term care insurance:</i> No cash benefits. <i>Social assistance:</i> No cash benefits.	In case of a temporary stay in a hospital or in a special institution the cash benefits are provided on a regular basis. The costs for hospitalisation are borne by the insurance institutions.	<b>2. Semi stationary care</b>
<b>3. Nursing home care</b>	Reduction of the integration allowance ( <i>allocation d'intégration/integratietegemoetkoming</i> ) by 1/3 and the allowance for assistance to the elderly ( <i>allocation pour l'aide aux personnes âgées/tegemotkoming voor hulp aan bejaarden</i> ) by 2/3 (amounts see above).	See "Benefits in kind, 3. Nursing home care".	<i>Statutory long-term care insurance:</i> No cash benefits. <i>Social assistance:</i> No cash benefits.	In case of a permanent stay in a hospital the cash benefits are provided on a regular basis. In case of a stay in a hospice for the incurable (asylum) the payment will be suspended if the duration of the stay is longer than 30 days.	<b>3. Nursing home care</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	
See above: home care.	Special education supplement ( <i>complément d'allocation d'éducation spéciale</i> ): Allowance and supplement are granted during the periods when the child returns to the family.	No cash benefits for semi stationary care.	No cash benefits.	<i>Regional programmes:</i> Different application according to the regions.	<b>2. Semi stationary care</b>
See above: home care.	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Payment till the last day of the calendar month following the hospitalisation of the insured.</p> <p>Special education supplement (<i>complément d'allocation d'éducation spéciale</i>): Suspension of the supplement from the last day of the calendar month following the child hospitalisation.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Payment during the first 45 days following the hospitalisation.</p>	Nursing Home Subvention: There are three rates of subvention payable (€114.30, €152.40, €190.50 per week) in accordance with three levels of dependency (medium, high and maximum).	No cash benefits.	<i>Regional programmes:</i> Different application according to the regions.	<b>3. Nursing home care</b>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>2. Semi stationary care</b>	Accident insurance: Attendance allowance ( <i>Hilflosenent- schädigung</i> ) see home care.	Possibility to combine the cash benefit with a stay in a special care centre.	No cash benefits.	No cash benefits.	Long-term care benefit in the event of semi-stationary care (e.g. in a day centre).
<b>3. Nursing home care</b>	No cash benefits.	In case of stationary stay, it is not possible to replace the benefits in kind by cash benefits.	No cash benefits.	No cash benefits.	In the event of providing inpatient care in a care facility, a maximum of 80% of the long-term care benefit ( ) is transferred to the institution fund- ing the cost of inpatient care. The person in need of care receives a monthly personal allowance to the amount of €41.40.

## Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
No cash benefits.	<p><i>Helplessness allowance</i> See "1. Homecare".</p> <p><i>Reimbursement of special costs (according to LPC)</i> Reimbursement of the costs for care and assistance in a day hospital.</p> <p>Reimbursement of the costs for help, care, and assistance to disabled persons staying in a day centre, an occupational workshop or a similar day-care institution, under certain conditions.</p>	As in home-care.	No cash benefits.	Attendance Allowance and Disability Living Allowance cease to be paid after 28 days if recipient is in a NHS hospital or has residential care provided by a local authority or government department. The mobility component of Disability Living Allowance continues to be paid to a person in local authority-funded residential care.	<b>2. Semi stationary care</b>
No cash benefits.	<p><i>Helplessness allowance</i> See "1. Homecare".</p> <p><i>Reimbursement of special costs (according to LPC)</i> Reimbursement of the costs for care and assistance in a public home or home recognised as of public utility.</p>	No cash benefits.	No cash benefits.	People living in residential care and nursing homes can claim the means-tested Income Support benefit plus a special residential allowance amount.	<b>3. Nursing home care</b>



Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>4. Other benefits</b>	<p><i>Sickness and invalidity insurance:</i> A single person or a person living with a partner without dependent family receiving invalidity benefit (<i>indemnité d'invalidité/invaliditeitsuitkering</i>), receives a higher compensation rate (65% instead of 50% or 40%) if the need of constant care is recognised.</p> <p>A beneficiary of invalidity benefit (at the rate of 65%) with a dependent person is entitled to a flat-rate allowance (that at present is fixed at €5.16 per day) for the assistance of a third party.</p> <p><i>Guaranteeing sufficient resources:</i> Income replacement allowance (<i>allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming</i>) (annually): Beneficiary with dependent persons: € 8,980 Single: € 6,735 Partner: € 4,490</p> <p>Integration allowance (<i>allocation d'intégration/integratiegemoetkoming</i>) (annually): Level I: € 906 Level II: € 3,087 Level III: € 4,932 Level IV: € 7,185</p> <p>Allowance for assistance to the elderly (<i>allocation pour l'aide aux personnes âgées/tegemeetkoming voor hulp aan bejaarden</i>) (annually): Level 0: € 774 Level I: € 2,955 Level II: € 3,592 Level III: € 4,230 Level IV: € 5,196</p>	<p>In exceptional cases benefits are granted to persons who do not receive a social pension.</p> <p>A working person can be hired by the commune to take care of a close handicapped relative at home for a maximum period of six months.</p>	<p><i>Statutory long-term care insurance:</i> Payment of pension insurance contributions for caring family members and other carers by the long-term care insurance. A protection without contribution is also provided for these persons by the accident insurance.</p> <p><i>Social assistance:</i></p> <ul style="list-style-type: none"> <li>• Old age provision: Payment of the contributions for the carer or special care provider for adequate old age provision, unless this is not provided for otherwise,</li> <li>• adequate assumption of the costs occurring to the carer,</li> <li>• adequate allowances.</li> </ul>	No other benefits.	<b>4. Other benefits</b>
<b>Participation of the beneficiary</b>	No share borne by the insured.	<p>Persons in need of care pay for domestic help according to their financial situation if the help is temporary. In the case of permanent need of care the help is free of charge.</p> <p>The insured pay the rent for accommodation in a home or in special apartments for the disabled or the elderly. In addition they pay for heating, electricity, meals and laundry services, etc. The afore mentioned services only have to be paid if they are provided at home. Payment is adjusted to the person's financial situation.</p>	<p><i>Statutory long-term care insurance:</i> No participation.</p> <p><i>Social assistance:</i> According to income and assets.</p>	With the exception of certain cases there is as a rule no participation borne by the insured.	<b>Participation of the beneficiary</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	
No other benefits.	No other benefits.	<p>Carer's Benefit and Carer's Allowance: Respite Care Grant of €735 per annum.</p> <p>Constant Attendance Allowance: No other benefits.</p> <p>Domiciliary Care Allowance: Respite Care Grant of €735 per annum up to a maximum of 2 eligible children.</p>	No cash benefits.	<p><i>Regional programmes:</i> Provision of benefits is made to contribute to the purchase of prostheses or other necessary medical equipment; the purchase or adaptation of private means of transport; the purchase of tools making it possible to carry out a self-employed activity.</p>	<b>4. Other benefits</b>
No share borne by the beneficiary.	<p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): Means related contribution to long-term care costs.</p>	<p>Carer's Benefit, Constant Attendance Allowance, Carer's Allowance, Domiciliary Care Allowance and Home Care: No share borne by the beneficiary.</p> <p>Nursing Home Subvention: The excess cost of nursing home care. Amount varies.</p>	<p>Nursing in the home free of charge. Home assistance charged in relation to income.</p> <p>Recipients of day-care centre services pay the cost up to a maximum of one full basic pension, ISK 19,990 (€ 236) per month.</p> <p>Persons in nursing homes pay part of the cost in relation to income according to certain rules, up to the maximum level of ISK 137,331 (€ 1,623) per month.</p>	None. The benefits are entirely funded by the State.	<b>Participation of the beneficiary</b>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>4. Other benefits</b>	No other benefits.	Assumption of pension insurance contributions. The informal caregiver must be replaced within three weeks.	No cash benefits.	For the disabled: Basic benefit ( <i>grunnstønning</i> ) and Attendance benefit ( <i>hjelpetønning</i> ) from the general social security scheme ( <i>folketrygden</i> ). Various pre-set rates corresponding to different levels of need.	No other benefits.
<b>Participation of the beneficiary</b>	Participation of the cost for benefits in kind according to <i>KVG</i> in the form of a franchise and a share in per cent borne by the beneficiary. Maximum annual participation of the cost CHF 800 (€551). Exemption or reduction for particular categories of persons and/or particular benefits (see Table III "Health care"). The costs for aids are covered for simple and reasonable versions; the costs for different aids according to <i>AHVG</i> are only covered to 75%.	No participation. The amount of the benefit varies according to the degree of dependency.	Cost sharing in case of residential care in an institution from the age of 18. Three kind of cost sharing: <ul style="list-style-type: none"> <li>• the so-called high contribution, income related, with a maximum of € 1,776 a month;</li> <li>• the so-called low contribution, income related, with a maximum of € 556 a month;</li> <li>• and a fixed contribution only applicable in the case of short stay in an institution for mentally handicapped or for home care. The amount is € 4.60 per hour with a maximum of € 129.80 per week.</li> </ul>	Cost-sharing charges for home services exist, but the situation varies from municipality to municipality. For long term nursing home care the patient must pay a substantial part of his income: 75% of income above NOK 6,000 (€826) and up to the Basic Amount ( <i>Grunnbeløpet</i> ) of NOK 54,170 (€7,454), 85% of any exceeding income up to the full cost of a nursing home place (as calculated for the municipality in question). Property and capital assets are left untouched.	Share for the use of benefits in kind. This share is to be paid of the long-term care benefit and of the further income. The rest will be borne by the State. In some <i>Länder</i> it is possible to have recourse against relatives.

## Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Social insurance:</i> Long-term care supplement (<i>complemento por dependência</i>): see table V "Invalidity", Other benefits.</p> <p>Allowance for assistance by a third party (<i>subsídio por assistência de terceira pessoa</i>): see table IX "Family benefits", Special allowances for handicapped children.</p> <p><i>Guaranteeing sufficient resources:</i> Long-term care supplement (<i>complemento por dependência</i>): see table XI "Guaranteeing sufficient resources", Other specific non contributory minima.</p> <p>Allowance for assistance by a third party (<i>subsídio por assistência de terceira pessoa</i>): see table IX "Family benefits", Special allowances for handicapped children.</p>	<ul style="list-style-type: none"> <li>• LAI: disabled minors under the age of 2 that have not been placed in an establishment to receive certain rehabilitation measures are entitled to a <i>contribution</i> for the special care they receive. They cease to be entitled as soon as they can claim a pension or a helplessness allowance. This contribution is CHF 28 (€ 19) a day in the case of severe helplessness, CHF 18 (€ 12) in a case of moderate helplessness and CHF 7 (€ 4.82) in the case of slight helplessness;</li> <li>• LPC: an allowance is paid to members of the family if they suffer, because of the care given during a long period, from a significant and long-term reduction in earnings. Reimbursement of the costs for the necessary assistance for household tasks, if the services are provided by a person not living under the same roof or engaged by a non-recognised <i>SPITEX</i> organisation.</li> </ul>	<p>No cash benefits.</p>	<p>No cash benefits.</p>	<p>Cash help from The Independent Living (1993) Fund to help pay for personal and domestic care to enable severely disabled people to live at home.</p>	<p><b>4. Other benefits</b></p>
<p><i>Social insurance:</i> No participation.</p> <p><i>Guaranteeing sufficient resources:</i> No participation.</p> <p><i>Social action:</i> Depends on the own income or the family income.</p>	<p><i>Medical care</i></p> <ul style="list-style-type: none"> <li>• LAMa: franchise of CHF 230 (€ 158) per calendar year and share of costs (10%) of the costs exceeding the franchise up to a maximum of CHF 600 (€ 413) per year. In addition, in the event of a hospital stay, CHF 10 (€ 6.88) per day, except for insured persons living in the same household as any other member of their family;</li> <li>• LAA and LAI (medical measures of the AI): no participation by the insured person.</li> </ul>	<p>Personal participation in public organised long-term care (over 3 months) is income-related. Fee may be no more than 80% of the person's net monthly income. Irrespective of this, minimum € 76 per month must be left for his/her personal use.</p>	<p>The assistance is means-tested, according to the Social Services Act.</p>	<p>If a disabled person is receiving care or other services from the local authority, reasonable charges may be made for that care or those services depending on ability to pay.</p>	<p><b>Participation of the beneficiary</b></p>

Table XII

## Long-term care

	Belgium	Denmark	Germany	Greece	
<b>Accumulation</b>	<p>Accumulation is not possible between:</p> <ul style="list-style-type: none"> <li>• The income replacement allowance (<i>allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming</i>) and benefits to disabled persons replacing earnings from occupational activities.</li> <li>• The integration allowance (<i>allocation d'intégration/integratiegemoetkoming</i>), the allowance for assistance to the elderly (<i>allocation pour l'aide aux personnes âgées/ tegemoetkoming voor hulp aan bejaarden</i>) and compensatory benefits for the reduction of autonomy.</li> </ul>	<p>All benefits are paid according to the person's needs and regardless of other social benefits. Nevertheless, double benefits are not accepted.</p>	<p><i>Statutory long-term care insurance:</i> The payment of benefits is suspended if damages benefits as a result of the need of care or comparable benefits from abroad are received.</p> <p><i>Social assistance:</i> Benefits under this scheme are granted in addition to other benefits.</p>	<p>Benefits are granted independent of the income. It is possible to accumulate the benefits, in particular in the case of persons suffering from more than one disability.</p>	<b>Accumulation</b>
<b>Taxation</b>	<p>Benefits provided to disabled persons are not subject to taxation.</p>	<p>Generally, benefits in cash are not subject to taxation.</p>	<p>Benefits granted under the statutory long-term care insurance and under guaranteeing minimum resources are not subject to taxation for the person in need of care.</p>	<p>Benefits are not subject to taxation.</p>	<b>Taxation</b>

## Long-term care

Table XII

Spain	France	Ireland	Iceland	Italy	
<p><i>Social insurance system:</i> Accumulation is possible.</p> <p><i>Guaranteeing sufficient resources:</i> Accumulation is not possible.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): No accumulation of two supplementary allowances, but a differential allowance can be paid if necessary.</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): The same accumulation rule applies as for family benefits; if necessary, payment of a differential allowance.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): No accumulation with the supplement for permanent assistance of a third party or with household services.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): No accumulation with the mentioned allowances or household services.</p>	<p>Constant Attendance Allowance: The care recipient may accumulate the allowance with other benefits.</p> <p>Carer's Benefit, Carer's Allowance, Domiciliary Care Allowance, Home Care, Nursing Home Subvention: No accumulation possible.</p>	<p>If a pensioner stays in an institution or residential home financed under the State Budget or where costs are paid by the health insurance for more than one continuous month the pension shall cease if the duration of stay has exceeded 24 months in which case the pensioner may instead receive a monthly personal allowance.</p>	<p><i>Guaranteeing sufficient resources:</i> Accumulation possible with other benefits; in some cases it is possible to choose the treatment which is most favourable for the insured.</p>	<b>Accumulation</b>
<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Carer's Benefit/Allowance and Constant Attendance Allowance all taxable.</p> <p>Domiciliary Care Allowance, Home Care and Nursing Home Subvention: Not subject to taxation.</p>	<p>Not applicable.</p>	<p>Benefits are not subject to taxation.</p>	<b>Taxation</b>

Table XII

## Long-term care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<b>Accumulation</b>	Attendance allowance ( <i>Hilflosenentschädigungen</i> ) will not be paid according to ELG if there is an entitlement to attendance allowance according to UVG.	Accumulation with benefits of accident insurance and compensation benefits of war victims is not possible.	Generally speaking accumulation is possible within the AWBZ system.	See immediately above. Pensions are treated as other income.	Cash benefits: Long-term care benefit and other cash benefits under the social protection system may be accumulated. Benefits in kind: Other benefits under the social protection system may be granted at the same time.
<b>Taxation</b>	The contribution to home care according to KVG, Attendance allowance ( <i>Hilflosenentschädigungen</i> ), supplementary allowances ( <i>Ergänzungsleistungen</i> ) and contributions to costs for aids (IVG, ELG, AHVG) are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	None of the long term care benefits are subject to taxation.	Long-term care benefit is not subject to taxation.

## Long-term care

Table XII

Portugal	Switzerland	Finland	Sweden	United Kingdom	
<p><i>Social insurance:</i> Accumulation with earned income and corresponding benefits is not possible.</p> <p><i>Guaranteeing sufficient resources:</i> Accumulation with earned income and corresponding benefits is not possible.</p> <p><i>Social action:</i> Not applicable.</p>	<p><i>Helplessness allowance</i> The helplessness allowance from the AVS or the AI is not paid if the insured person is entitled to a helplessness allowance under the accident insurance scheme.</p> <p><i>Reimbursement of special costs (according to LPC)</i> Costs are reimbursed under the LPC provided that they are not already paid by other insurances.</p> <p><i>Auxiliary means</i> Covered in the following order: accident insurance, AVS or AI, sickness insurance.</p>	<p>Income and property do not affect the entitlement to the allowances.</p>	<p>Not applicable.</p>	<p>Attendance Allowance, Disability Living Allowance, Constant Attendance Allowance and Exceptionally Severe Disablement Allowance may be paid in addition to contributory benefits for sickness, invalidity, old age and widowhood.</p>	<b>Accumulation</b>
<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Allowances are not subject to taxation.</p>	<p>Not applicable.</p>	<p>Cash benefits and benefits in kind not taxable, except Invalid Care Allowance.</p>	<b>Taxation</b>





# **Annex**

## **Social protection of the self-employed**

**Social protection schemes for self-employed farmers,  
craftsmen and tradesmen**

**Situation on 1 January 2003**



## Social protection of the self-employed

An overview of the social protection schemes for self-employed farmers, craftsmen and tradesmen in the Member States of the European Union, of the European Economic Area and in Switzerland

The information collected by the *Mutual Information System on Social Protection* and presented in the form of "Comparative Tables" was limited for a long time to the so-called "General Systems", and therefore restricted for many Member States to those protection institutions which apply above all to employees. Not addressed were the supplementary schemes for specific employee groups, the social protection of civil servants and, to a large extent, the social protection of the self-employed.

In order to broaden the information basis and thereby to comply with the wishes of many MISSOC users, we to add data on the social protection of the self-employed as the first expansion of the MISSOC database. In view of the heterogeneity of many systems -- especially in the cases in which special schemes have been created for individual groups of self-employed persons -- MISSOC began at first with the representation of the social protection of self-employed farmers, who play an important social and economic role in many Member States. A year later, the next representation followed, that of the social protection systems for craftsmen and self-employed tradesmen.

In view of the varying structures of the protection systems, a representation in the form of "Comparative Tables" characteristically utilised by MISSOC quickly came up against certain limits: Table XIII became far and away the most extensive of all tables, which had less to do with the wealth of information than with the layout of the table itself. MISSOC therefore decided to choose in future a different form of representation for the treatment of the social protection of farmers and craftsmen/tradesmen: the synoptic table limited to basic information, while details are described in text form.

As the following representations show, a wealth of regulations exists in all Member States to guarantee the social protection of the self-employed. Against the background of the different historical development of the protection systems in each Member State and the respective philosophies underlying them, the forms chosen are quite distinct. Certain systems or partial systems are based on the idea of national insurance, which insures all national citizens in the same way against elementary risks, without regard to their social status or their participation in working life. Other partial systems, which take up specific risks which arise from gainful employment, are aimed at the protection of all working persons, including the self-employed as well as employees. In yet another group of cases, general systems that historically at first served to protect employees, were opened up to the self-employed, either as compulsory insurance or on a voluntary basis. Finally, a fourth form of protection consists of special schemes set up especially for the self-employed as a whole or for individual groups thereof.

The procedure chosen by MISSOC of proceeding step by step in the representation of the social protection of the self-employed, first taking into consideration farmers separately from other groups, can be explained by this heterogeneity. Namely, in many cases special schemes were created just for farmers, or certain regulations within the general systems differentiate between farmers and other groups of self-employed persons. The following overview shows clearly the fundamental forms in which the social protection of self-employed farmers and their families on the one hand, and craftsmen and tradesmen on the other hand, is guaranteed.

## Overview of the systems of social protection of the self-employed

<b>Belgium:</b>	Compulsory special schemes for all self-employed. <i>Employment injuries and occupational diseases</i> and <i>Unemployment</i> are not covered.	<b>Luxembourg:</b>	In principle general scheme; special scheme for farmers for <i>Employment injuries and occupational diseases</i> .
<b>Denmark:</b>	General scheme.	<b>Netherlands:</b>	General scheme and compulsory special schemes for self-employed for benefits in kind in case of <i>Sickness</i> , <i>Maternity</i> and <i>Invalidity</i> .
<b>Germany:</b>	Compulsory special schemes or general scheme for different groups of self-employed and different risks.	<b>Norway:</b>	General scheme.
<b>Greece:</b>	Different compulsory special schemes for different groups of self-employed.	<b>Austria:</b>	Compulsory special schemes or general scheme for different groups of self-employed and different risks.
<b>Spain:</b>	Different compulsory special schemes for different groups of self-employed.	<b>Portugal:</b>	General scheme with two types of benefits: one, compulsory, for <i>Maternity</i> , <i>Invalidity</i> , <i>Old-age</i> and <i>Survivors</i> ; the other, voluntary, for <i>Sickness</i> , <i>Occupational diseases</i> and <i>Family benefits</i> ( <i>Health care</i> is at charge of National Health Service).
<b>France:</b>	Different compulsory special schemes for different groups of self-employed.	<b>Switzerland:</b>	General scheme. Depending on the branch of insurance, the self-employed may either be subject to compulsory insurance or be insured on a voluntary basis.
<b>Ireland:</b>	General scheme: no benefits in cash for <i>Sickness</i> , <i>Invalidity</i> , <i>Employment injuries and occupational diseases</i> and <i>Unemployment</i> .	<b>Finland:</b>	General scheme. Special rules concerning <i>Employment injuries</i> insurance.
<b>Iceland:</b>	General scheme.	<b>Sweden:</b>	General scheme.
<b>Italy:</b>	General scheme for <i>Health care</i> , <i>Maternity</i> and <i>Employment injuries and occupational diseases</i> . Special scheme for <i>Invalidity</i> , <i>Old-age</i> and <i>Survivors</i> .	<b>United Kingdom:</b>	General scheme: no benefits in cash for <i>Sickness</i> or <i>Maternity</i> ; no earnings related pension.
<b>Liechtenstein:</b>	General scheme (voluntary insurance for special risks), no distinction between groups of self-employed.		

## BELGIUM

### Basic principles

In Belgium a special system covers *all self-employed persons* against all classical risks, with the exception of employment injuries, occupational diseases and unemployment, and also provides for national insurance in case of bankruptcy.

### Agriculture, Crafts and Commerce

#### Financing

This system, subject to global management, is financed at 66% by contributions, at 33% by taxes and at 1% by other sources.

A global national insurance contribution with a progressive amount which is paid for all branches of social welfare. A minimum and maximum contribution is stipulated, as well as a flat-rate contribution if the minimum income is exceeded.

#### Benefits in kind: Sickness and Maternity

Insurance against "major risks" is compulsory for the self-employed persons and voluntary for the assisting spouse. Family members are also insured. Benefits include hospitalisation, including pharmaceutical products at the hospital, as well as psychotherapy and prostheses. Therefore, self-employed persons may generally claim neither ambulatory care nor dental care within the framework of so-called "major risks". This does not apply to handicapped or disabled persons. In addition, a possibility exists of signing up for voluntary insurance against "small risks".

#### Cash benefits: Sickness and Maternity

Insurance is compulsory for the self-employed person as well as for the assisting spouse. The right to benefits is applied after a qualifying period of 6 months. In addition, for sickness benefits, a 1-month waiting period exists. Financial compensation is then granted for 11 months maximum, the amount depending on whether or not there are dependants. A flat-rate benefit of € 1,924.06 is paid after childbirth.

#### Long-term care

No specific legislation exists on dependence, but certain benefits are stipulated notably in legislation relating to

health-disability insurance and to a guarantee to resources.

#### Invalidity

Insurance is compulsory for the self-employed person as well as for the assisting spouse. Benefits are paid from the end of the sickness benefits until retirement age. The amount varies depending on whether or not there are dependants.

#### Old-Age

The retirement pension system of self-employed persons is based on their compulsory membership and is voluntary for the assisting spouse. Theoretically, retirement age is 65. Early retirement starting at the age of 60 is possible but the amount of the pension will then be reduced by 5 % per year in advance (except in the case of a full insurance career). The amount of the retirement pension depends on the professional career and the incomes due throughout this career.

#### Survivors

Compulsory insurance also includes benefits for survivors. The rule is that the spouse married to a self-employed person for at least one year may receive a survivorship pension from the age of 45. It amounts to 80% of the retirement pension of the deceased. If the deceased did not yet receive a retirement pension, the amount of the survivorship pension is calculated according to the career of the insured. The benefits are paid for life, except in case of remarriage.

#### Employment injuries and occupational diseases

No protection system exists for the self-employed.

#### Family benefits

The special system for all self-employed persons, which is compulsory for the self-employed and voluntary for the assisting spouse, also includes family benefits. The benefits consist of regular flat-rate benefits (adjusted according to age) and single flat-rate benefits at birth and adoption. Special amounts are stipulated for orphans, handicapped and disabled children. The benefits are granted starting from birth or at the time of adoption until 31 August of the calendar year in which the child reaches the age of 18. Other age limits apply for the handicapped (21 years old) and children following training or doing studies (until the age of 25).

## Unemployment

No protection system exists for the self-employed.

### Social insurance in case of bankruptcy

Social insurance in case of bankruptcy allows the self-employed retailer (in case of bankruptcy) or the self-employed non-retailer (in case of receipt of a debt settlement plan), to receive financial aid for six months and the right to social welfare coverage for four quarters as long as various conditions are fulfilled. The amount of this financial aid is indexed and amounts on 1<sup>st</sup> February 2002 during the first two months to €821.08 or €684.23 and thereafter to €547.39 or €410.54, depending on whether or not the interested party has at least one dependant.

## DENMARK

### Basic principles

In Denmark the social protection system is based on the principle of national insurance. Persons covered are not defined according to their social situation and the general system does not operate on the principle of distinction between the employed and the self-employed. Consequently, independent farmers, as well as self-employed craftsmen and retailers, receive the social protection of the general system.

### Agriculture, Crafts and Commerce

#### Financing

Financing is carried out according to the regulations of the general system.

#### Benefits in kind: Sickness and Maternity

Granting benefits is based only on residence in Denmark. The self-employed thus receive the same benefits as the employed.

#### Cash benefits: Sickness and Maternity

The self-employed and their assisting spouses are also integrated into the general system for sickness benefits. However, they must meet certain conditions applied

only to their category. For example, they must have exercised a self-employed activity of a certain importance and for a period of 6 months during the last 12 months. Furthermore, contrary to the employed (who receive benefits from the first day of sickness), a deferred period of 2 weeks is stipulated (they nonetheless have the chance to subscribe to voluntary insurance for this period).

The self-employed receive the same maternity benefits as the employed.

#### **Long-term care**

Self-employed workers are entitled to the same benefits as employees since this scheme is universal and benefits are granted according to the only condition of residence in a Danish commune.

#### **Invalidity**

Residence in Denmark and Danish nationality are the only conditions to receive invalidity benefits. As a rule, the same regulations apply for the self-employed and the employed.

#### **Old-Age**

Old-age protection includes two systems: national pension and supplementary pension (ATP). As the place of residence and nationality also determine the granting of national pension in this case, this pension therefore does not make a difference between the employed and the self-employed. These workers thus receive the same protection, which is also valid for certain special regulations of partial pension. On the other hand, supplementary pension (ATP) is a special insurance system for the employed. The self-employed have access only if, after exercising a salaried activity with a minimum of three years of contributions, they have voluntarily opted to continue the insurance.

#### **Survivors**

Due to the fact that each Danish citizen residing in Denmark is part of the national insurance system, no specific protection is stipulated in the form of survivor's pension. A specific protection exists only in the system of supplementary pension (ATP) which concerns only the employed. Protection for the self-employed exists only for previous employed activity followed by voluntary insurance.

#### **Employment injuries and occupational diseases**

As regards employment injuries and occupational diseases, the general system only applies to some of the self-employed (field of fishing and navigation).

#### **Family benefits**

Family benefits are granted to the self-employed as well as to the employed.

#### **Unemployment**

Unemployment insurance is voluntary. The self-employed have their own unemployment funds. Thus, they have the same right to benefits as the employed, but with a waiting period of 4 weeks.

## **GERMANY**

#### **Basic principles**

In Germany, there are special regulations for the self-employed, and the social security systems for farmers (including assisting family members as well as sea fishermen and river fishermen and bee-keepers) differ considerably from those for craftsmen and retailers: Most social security areas in relation to farmers are covered by independent schemes, but no independent security scheme in respect of craftsmen and retailers has been provided for.

#### **Agriculture**

##### **Financing**

Financing of the schemes benefits in kind to be allocated in case of sickness and maternity is divided between federal funds (53%) and contributions (47%), and contribution categories are calculated on the basis of surface values. Such risks as invalidity, old age, survivors are financed through a general system with 70% from tax revenues and 30% from flat-rate contributions. Unlike the general pension insurance scheme, the old-age insurance for farmers offers only a partial coverage:

average contributions and benefits amount to around half of those from the general scheme.

51.81% of the schemes employment injuries and occupational diseases are financed from contributions, 37.48% from tax revenues and 10.71% from other sources. Contributions are graduated according to surfaces and yield. Family benefits are financed through tax revenues.

#### **Benefits in kind: Sickness and Maternity**

Membership is compulsory. Benefits in kind are granted according to the regulations of the general system; in case of maternity, however, no household or farm helps are financed.

#### **Cash benefits: Sickness and Maternity**

For farmers, no statutory protection system has been set up.

#### **Long-term care**

Long term care insurance is compulsory for any person who subscribed to compulsory sickness insurance but also for those persons who subscribed to sickness insurance from a private body.

Benefits in cash and in kind are paid according to the regulations of the general system (like for the employees). Long-term care social insurance is financed by the contributions of the insured. There is no specific autonomous protection scheme for farmers.

#### **Invalidity**

Membership is compulsory. It is possible to receive benefits only if the agricultural undertaking is given up and a qualifying period has been observed. The monthly amount of benefits is one twelfth of the general pension value + credited months. The general pension value in the old federal states amounts to € 11.94 and in the new federal states € 10.48.

#### **Old-age**

Membership is compulsory. Before the beneficiary is able to receive the benefits, the agricultural undertaking must also be given up. The qualifying period is 15 years. The monthly amount of benefits is one twelfth of the general pension value. From 01/01/2002, the general pension value will be € 11.94 in the old federal states and € 10.48 in the new federal states.

**Survivors**

Membership is compulsory. Before the beneficiary is able to receive the benefits, the agricultural undertaking must also be given up. The qualifying period is 5 years.

The amount of benefits for widows/widowers is calculated on the term of insurance, and credited periods have to be taken into account if death occurred before attaining the age of 60. As far as half-orphans and full orphans are concerned, 1/5 of the invalidity pension which the deceased parent or the deceased persons would have received will be allotted to them.

**Employment injuries and occupational diseases**

Coverage of farmers in case of employment injuries and occupational diseases is ensured within the framework of the general system including some special regulations. Farmers are entitled to a flat-rate pension which is graduated according to the degree of their incapacity and is paid until they reach their pensionable age and is adjusted every 4 years.

**Family benefits**

Farmers are granted family benefits according to the regulations of the general system.

**Unemployment**

No protection scheme has been set up.

**Crafts and commerce****Financing**

The risks invalidity, old age and survivors are financed from contributions and from tax revenues (federal level). The protection scheme employment injuries and occupational diseases is financed by means of contributions, and the amount of contributions is determined in relation to the risk. Family benefits are covered by tax revenues.

**Benefits in kind: Sickness and Maternity**

There is no independent statutory protection system for craftsmen and retailers.

**Cash benefits: Sickness and Maternity**

There is no independent statutory protection system for craftsmen and retailers.

**Long-term care**

Long term care insurance is compulsory for any person who subscribed to compulsory sickness insurance but also for those persons who subscribed to sickness insurance from a private body.

Benefits in cash and in kind are paid according to the regulations of the general system (like for the employees). Long-term care social insurance is financed by the contributions of the insured. There is no specific autonomous protection scheme for farmers.

**Invalidity**

Craftsmen are subject to compulsory membership of the system; retailers have the possibility of joining the statutory system. Inasmuch as during the past 5 years preceding a reduction in earning capacity, the beneficiary has paid compulsory contributions for 3 years, he is granted benefits according to the regulations of the general system.

**Old-age**

Craftsmen are subject to compulsory membership of the system; retailers have the possibility of joining the statutory system. The qualifying period is 5 years, and benefits are granted in accordance with the regulations of the general system.

**Survivors**

Craftsmen are subject to compulsory membership of the system; retailers have the possibility of joining the statutory system. Benefits are granted in accordance with the regulations of the general system.

**Employment injuries and occupational diseases**

The protection of craftsmen and retailers is ensured by the general system. However, certain special regulations apply, e.g. for the calculation of annual earnings or qualifying periods.

**Family benefits**

The general system applies.

**Unemployment**

The unemployment risk is not covered.

**Basic principles**

In Greece, since 1/1/1998 a basic system has existed, strictly contributory, for farmers (OGA). At the beginning of 1999 started the merger procedure of the Insurance Funds for the Self-employed into one single unit named "Insurance Organisation for the Self-employed" (OAEE). This concerns the Insurance Fund for craftsmen and other professionals (TEBE), the Insurance Fund for retailers (TAE) and the Retirement Fund for motorists (TSA).

**Agriculture**

Beneficiaries of the basic system for *farmers* (OGA) are self-employed farmers, employed persons in agriculture, stock breeders, beekeepers and fishermen. Members of the religious community working in agriculture are insured optionally. This system applies to all other self-employed persons in areas of less than 5,000 inhabitants and in cities of less than 2,000 inhabitants, with the exception of persons insured under the general system (IKA for the employed, OAEE for the self-employed). The system is based on compulsory membership, family members are co-insured and are exempt from contributions. The system covers the following fields: health care, maternity (benefits in cash and in kind), long-term care, as well as invalidity, old age, and survivors and employment injuries.

**Financing**

Financing of the system is based on the insured persons' contributions and on participation of the state.

**Benefits in kind: Sickness and Maternity**

In the field of health care, the system covers all benefits (ambulatory care, dental care, hospitalisation, pharmaceutical products, prostheses, psychotherapy) insofar as these benefits are carried out in public hospitals or in government-regulated clinics. The same is true for maternity care.

**Cash benefits: Sickness and Maternity**

Sickness benefits are not part of the system for farmers. However, two maternity benefits are stipulated: a maternity allowance (flat-rate amount of € 147) and a birth



allowance (flat-rate amount of €59). A death allowance is also stipulated (flat-rate amount of €510).

#### **Long-term care**

- Invalidity pension surcharge of 50%, in case of total invalidity.
- Retirement pension surcharge in case of blindness.
- Special allowance in case of quadriplegia-paraplegia of €466.

#### **Invalidity**

Conditions:

- Incapacity to work for at least one year and a rate higher than 67%.
- 5 years of work subject to contributions (two of them during the five years preceding the invalidity) or 15 years of work subject to contributions.

#### **Old-Age**

Conditions:

- 65 years of age.
- 15 years of work subject to contributions.

#### **Survivors**

Surviving spouse and orphans are entitled to a survivors' pension under the following conditions:

- The deceased was retired.
- The surviving spouse receives no pension.
- The surviving spouse works exclusively in agriculture.
- Orphans until the age of 18 and unmarried.

#### **Employment injuries and occupational diseases**

In case of employment injuries at the workplace, one day of insurance is enough for the insured to be able to receive an invalidity pension. In case of employment injuries outside of the workplace, half of the insurance time stipulated in case of invalidity is enough for the insured to be able to receive an invalidity pension.

#### **Family benefits**

In case of invalidity and retirement pension, the amount of the pension is incremented by 10% if there is a spouse and respectively by 8%, 10% and 12% if there are one, two or three children.

#### **Unemployment**

Unemployment risk is not covered in the farmers' system.

#### **Crafts and commerce**

Craftsmen, retailers, motorists are required to be members of the new Fund (OAEE), "Insurance Organisation for the Self-employed". The following fields are covered: health care, maternity (benefits in cash and in kind), long-term care, as well as invalidity, old age, and survivors and employment injuries.

#### **Financing**

The system is financed by the insured persons' contributions, state participation, social welfare and fortune incomes. Family members are also co-insured and exempt from contributions. Contributions are progressive according to the insurance groups. Persons insured until 31 December 1992 paid unilateral contributions. Since 1<sup>st</sup> January 1993 contributions have been bilateral (insured persons 2/3, State 1/3).

#### **Benefits in kind: Sickness and Maternity**

Insured persons have the right to different benefits four months after registering with the Fund. The following benefits are offered: medical care, pharmaceutical products, dental care, hospitalisation, laboratory examinations, prostheses, birth allowance of €700, and in certain cases participation in maternity fees.

#### **Cash benefits: Sickness and Maternity**

Cash benefits in case of sickness are not stipulated. Only in case of employment injury, in addition to health care, a monthly allowance for a duration of four months maximum is stipulated. This allowance represents three times the monthly contributions paid by the insured when the accident took place.

For insured persons required to be on an artificial kidney or suffering from chronic diseases or in case of serious incidents, ambulatory fees are also covered. In case of death, an allowance of €880 is stipulated.

Retired persons have the right to benefits in kind and cash exclusively under IKA (Fund for the employed).

#### **Long-term care**

- An invalidity pension surcharge of 50%, in case of total invalidity.
- An old-age pension surcharge in case of blindness.
- A special allowance in case of quadriplegia-paraplegia of €466 per month.

#### **Invalidity**

Conditions (for those insured after 1/1/1993):

According to the degree of invalidity which varies from 50%, 67% and 80% and according to the insurance period:

- 1 year for persons under 21,
- 5 years, 2 of them during the 5 years preceding invalidity,
- 15 years of insurance regardless of the period carried out,
- no limited period in case of employment injury.

Calculation of the pension: The pension depends on the number of years of insurance. Each year equals 1.714% of income giving the right to pension. The amount of the pension also depends on the degree of invalidity.

For those insured before 1/1/1993, the minimum pension is between €330 and €383, the maximum between €1,020 and €2,150.

#### **Old age**

Conditions (for those insured after 1 January 1993):

- Minimum period of insurance 15 years starting from the age of 65,
- 15 years of insurance, 2.5 of them during the 5 years preceding the date of the request for retirement and starting from the age of 60,
- for women from the age of 55 with minors or disabled children and with 20 years of insurance.

Calculation of the pension: The pension depends on the number of years of insurance. Each year equals 1.714% of the income giving the right to the pension.

For those insured before 1/1/1993, the minimum pension is between €330 and €383, the maximum between €967 and €2,905.

#### **Survivors**

Conditions (for those insured after 1/1/1993): The deceased must have been a member as long as stipulated in the invalidity pension.

Entitled: The surviving spouse receives 50% corresponding to the pension of the deceased. Each child receives 25% of the pension of the deceased parent. The total of the pensions may not be more than 100%, or less than 80% of the amount that the deceased parent received.

For those insured before 1/1/1993, the minimum pension is between €277 and €346, the maximum between €717 and €1,391.

#### **Employment injuries and occupational diseases**

See Cash benefits: Sickness and Maternity.

#### **Family benefits**

In case of invalidity and old-age pension, the amount of the pension is respectively increased by 8%, 10% and 12% if there are one, two or three children.

#### **Unemployment**

Unemployment risk is not covered.

## SPAIN

#### **Basic principles**

Spain has a special scheme (R.E.A.) for self-employed agricultural workers (including pensioners, family members and persons assimilated thereto) when they have been allocated a taxable income, according to the no longer existing rural and livestock territorial contribution, must be equal to or lower than €301, calculated in accordance with the 1982 fiscal year, and a special scheme (R.E.T.A) for the self-employed in the craft, in commerce and for the rest of the self-employed agricultural workers.

#### **Agriculture**

##### **Financing**

The different branches benefits in kind in the event of sickness and maternity (also cash benefit), invalidity, old-age, survivors and family benefits are funded from contributions, with a global rate of 18.75% of a certain contribution basis. For 2002 this contribution basis amounts to €585 monthly.

For employment injuries and occupational diseases 1% of the same contribution basis has to be paid per month. For cash benefits in the event of sickness a voluntary insurance can be concluded in the special scheme. The contribution amounts to 2.7 % of the basis.

#### **Benefits in kind: Sickness and Maternity**

Membership is compulsory. The variety of benefits available from the system administered by the National Institute for Health Management (*INGESA*) and the respective bodies of the Autonomous Communities to cover the benefits in kind in the event of sickness and maternity includes out-patient treatment, dental treatment (only extractions, other treatments only in the event of employment injuries or occupational diseases), remedies appliances, prosthesis and in the event of employment injuries or occupational diseases plastic surgery.

#### **Cash benefits: Sickness and maternity**

Agricultural workers have a special scheme for cash benefits in the event of sickness that is based on voluntary insurance. The entitlement to a benefit requires a minimum insurance period of 180 days, in the case of common illness. The benefit can be claimed after a waiting period of 14 days and amounts, in the case of common illness or non-industrial accident, to 60% of the contribution basis as of day 15 to day 20 and 75% from day 21. When the contingency is industrial accident or occupational disease, the percentage is 75 % from the day 15. For the beginning the duration of the benefit is limited to a maximum of 12 months, but can be extended by six months. This special scheme also includes cash benefits in the event of maternity, which are granted for the duration of 16 weeks (18 weeks respectively in the event of multiple births) to the amount of the monthly contribution basis. Membership is compulsory.

From 01.12.2001, this scheme covers the benefit for risk during pregnancy, paid to expectant mothers who are unable to continue with their normal tasks during their pregnancy. The amount is 75% of the calculation basis for risk during pregnancy allowance from the day after the risk starts.

#### **Long-term care**

There is no protection scheme.

#### **Invalidity**

Membership is compulsory. After a minimum contribution period, which depends on the age of the beneficiary when invalidity occurred, the beneficiary is entitled to an invalidity pension. As in the general scheme, there is since 01.01.03 a 20% increase in the event of permanent total invalidity.

#### **Old age**

The compulsory old-age provision of agricultural workers in the special scheme R.E.A. corresponds essentially to the general scheme. The pension can be drawn when the age of 65 has been reached.

#### **Survivors**

The compulsory special scheme regulates the provision for survivors on the basis of the same conditions as the general scheme.

#### **Employment injuries and occupational diseases**

Membership is compulsory. The benefits are granted in the event of permanent or temporary earning incapacity and to the survivors in the event of death, without requirement of a certain minimum insurance period.

#### **Family benefits**

Agricultural workers receive the same family benefits out of the compulsory special scheme as in the general scheme. Non-financial benefits are not recognised (i.e. considering the first year of leave as a period of contribution, with reservation of the job for workers who wish to take care of their children).

#### **Unemployment**

No provision under this special scheme.

#### **Crafts and Commerce**

The special scheme for the self-employed (R.E.T.A.) largely corresponds to the special scheme for agricultural workers.

#### **Financing**

A global rate of 26.5% of a certain contribution basis is paid for benefits in kind in the event of sickness, for maternity, for invalidity insurance, old-age provision, provision of the survivors and family benefits. For cash benefits in the event of sickness a voluntary insurance can be concluded in the special scheme; in this case the global contribution rate increases to 28.3%. Since 01.01.03, the risk of employment injuries and occupational diseases is covered in the special scheme for the self-employed. For 2003, the contribution basis varies between a minimum of €740.70 and a maximum of €2,652.00, chosen by the beneficiary within certain limits.

**Benefits in kind: sickness and maternity**

Membership is compulsory. The benefits in kind in the event of sickness, to which the insured and registered self-employed including pensioners, family members or persons assimilated thereto without certain minimum insurance periods are entitled, comprise out-patient and in-patient treatment, pharmaceutical products (co-payment of 40%), remedies and therapeutic appliances, prosthesis. Dental treatment is limited to extractions. Benefits in kind in the event of maternity include the provision of all medical services and pharmaceutical products (co-payment of 40%).

**Cash benefits: sickness and maternity**

Insured persons are entitled to cash benefits in the event of sickness after a minimum insurance period of 180 days, during the last five years, after a waiting period of 14 days if they have opted to cover this risk on a voluntary basis. From the day 15 to day 20 a cash benefit to the amount of 60% of the contribution basis is granted, as of day 21 the cash benefit increases to 75% of the contribution basis. The cash benefit is granted for a maximum of 12 months; however, it is possible to extend this period by six more months if a curing seems to be possible from a medical point of view within this period. Self-employed in situation of temporary disability must submit to the corresponding body within 15 days the doctor's certificate testifying the sick leave as well as a certificate stating the name of the person in charge of the commercial and industrial management or, if appropriate, a certificate stating the temporary or definitive suspension of the activity.

An entitlement exists to cash benefits in the event of maternity for a corresponding compulsory insurance with a proven track of at least 180 contribution days during the last 5 years directly preceding confinement (or curatorship decision or adoption). The cash benefit amounts to 100% of the contribution basis and is granted from the first day after confinement for 16 weeks and 18 weeks respectively for multiple births.

From 01.12.2001, this scheme covers the benefit for risk during pregnancy, paid to expectant mothers who are unable to continue with their normal tasks during their pregnancy. The amount is 75% of the calculation basis for risk during pregnancy allowance from the day after the risk starts.

**Long-term care**

There is no protection scheme.

**Invalidity**

For the granting of benefits within the compulsory scheme (with the exception of accidents) a minimum insurance period is necessary which depends on the age of the insured person at the time when the contingency occurred. In contrast to the general scheme no benefit is granted in the event of permanent partial invalidity, the increase of 20% for permanent total invalidity in the general scheme does not apply either.

**Old-age**

Compulsory old-age provision grants benefits after a minimum insurance period of 15 years starting from the age of 65 years to the same amount and to the same conditions as in the general scheme. It is not possible to retire before 65 years of age in this scheme (only in certain cases).

**Survivors**

The provisions of the compulsory special scheme for the provision of survivors correspond to those of the general scheme.

**Employment injuries and occupational diseases**

Since 01.01.03, in the special scheme for the self-employed there is provision for employment injuries and occupational diseases, if the self-employed worker has concluded the voluntary insurance in the event of sickness.

**Family benefits**

The family benefits granted to the self-employed in the compulsory special scheme (R.E.T.A.) correspond to the provisions of the general scheme. Non-financial benefits are not recognised (i.e. considering the first year of leave as a period of contribution, with reservation of the job for workers who wish to take care of their children).

**Unemployment**

In the special scheme for the self-employed there is no provision for unemployment benefits.

**Basic principles**

Social protection for the self-employed is subject to specific regulations. Farmers come under the agricultural system and are insured under the agricultural system by the Mutual Insurance Fund for Farmers. For health insurance and insurance against employment injuries and professional diseases, they may choose the insurance organisation from amongst those authorised to manage the system. Craftsmen and retailers come under the same autonomous system of health-maternity insurance. They may also choose the insurance organisation which must be regulated by the system. As regards retirement, invalidity, death insurance, an autonomous system exists for crafts professions and an autonomous system for commercial and industrial professions.

**Agriculture**

Coming imperatively under the system are the head farmer, farm associates and members of the family who take part in the farm, provided the farm or the agricultural holding have a value at least equal to the liability threshold.

**Financing**

The farmer's contributions are calculated according to professional income. Rates applied:

- AMEXA (sickness, invalidity, maternity): 8.13%;
- retirement insurance: 8.44% within the limit of the social security ceiling<sup>1</sup>, 1.29% on professional income; in addition, contributions to the complementary pension scheme which is compulsory since 1 January 2003. The contributions have not yet been on 1 January 2003, regulation is expected for the 1 April 2003.
- widowhood insurance: 0.10% on professional income;
- family benefits: 4.36% on professional income
- insurance for employment injuries: yearly lump-sum contribution of € 283.22.

Besides these technical contributions established at national level by decree, supplementary contributions exist

<sup>1</sup> Note: Based on the annual social security ceiling of 1<sup>st</sup> January 2003: € 2,432 per month, € 29,184 per year.

with a rate established at departmental level by prefectorial law.

Farmers are also liable to the CSG (generalised social contribution) and the CRDS (contribution for the repayment of the social debt) like employed persons.

#### **Benefits in kind: Sickness and Maternity**

As regards settlement of health care, benefits in kind mean those paid to employed persons under the general system (the insured person's contribution is 30% for doctors' fees, 20% for hospitalisations, 0% for maternity-related care).

#### **Cash benefits: Sickness and Maternity**

No daily allowances exist within the framework of health insurance. For maternity, a benefit for replacement of 16 weeks may be paid to compensate the fees paid to insure the replacement of the woman farmer in farm work. The father who leads the farm can also claim a benefit for replacement of 11 days (or 18 in case of multiple birth) provided that he stops his activity and that he is replaced by salaried staff.

#### **Long-term care**

No specific insurance.

#### **Invalidity**

To be able to claim invalidity pension the insured must be at least 60 years old, be acknowledged as completely unfit to practice the agricultural profession, or present an invalidity reducing by two-thirds his ability to exercise the profession. Furthermore, he must, at the time the risk occurred, be subject to AMEXA for at least twelve months. The amount of invalidity pension is a flat-rate contribution: €3,673.27 per year for total invalidity or €2,849.84 per year for partial invalidity. A supplementary allowance for the constant aid of a third party for an amount of €11,160.72 per year may be paid with the invalidity pension when the person concerned needs the assistance of a third person to carry out ordinary everyday activities.

#### **Old-Age**

Old-age pensions may be granted from the age of 60 with one year of insurance. Since 1 January 2003, a compulsory scheme for complementary pension has been introduced in order to achieve similar level of benefits in the agricultural and other sectors. For the

fund to be fully paid at the age of 60, the insured person must have completed at least 150 quarters of insurance. The farmer's old-age pension is composed of a flat-rate maximum pension of €2,849.84 per year for 150 quarters of insurance, and a proportional pension calculated by multiplying the value of the pension unit of the current year by the total number of units acquired during his professional life. Minimum guaranteed for a complete career €6.935,07 per year (basic and proportional retirement).

#### **Survivors**

To receive these benefits, the surviving spouse must be at least 55 years of age, and have been married with the insured for at least two years. As for the deceased insured, he was to receive a pension or justify at least one quarter of insurance. The amount of the survivorship pension is equal to 54% of the amount that the deceased insured received or might have received. The deposit of this gain is subject to rules governing total income treated as one as in the general system.

#### **Employment injuries and occupational diseases**

An insurance covers the employment injuries and those occurring during the journey between home and work as well as the occupational diseases linked to some activities detailed in a list or defined by a committee for occupational diseases as being directly caused by work, after an individual assessment.

Care costs are covered at 100%. Daily cash benefits since the 8<sup>th</sup> day of interruption (€17.78 and €23.71 since the 29<sup>th</sup> day).

#### **Family benefits**

Family benefits for farmers are identical to those of the general system and are managed by the Mutual Insurance Fund for Farmers.

#### **Unemployment**

No unemployment insurance system exists for farmers.

#### **Crafts and Commerce**

Workers practising a self-employed activity must be registered with social insurance organisations and pay their contributions themselves. Compulsory affiliation:

- managers of firms on the trades register as well as assisting family members who take part in the small-scale enterprise

- persons practising an industrial and commercial activity involving signing up on the Commercial Register or liability to professional tax as a retailer.

#### **Financing**

Maternity-health insurance: 7%, 0.6% of which is within the limit of the social security ceiling (€29,184) and 6.4% within the limit of five times the social security ceiling (€145,920).

Old-age insurance: Basic system for crafts and commerce: 16.35% of the professional income within the limit of the social security ceiling. Furthermore, craftsmen must pay compulsory supplementary retirement contributions equal to 6% of professional income within the limit of four times the social security ceiling.

As for the retailer, he is not subject to compulsory supplementary insurance, but he must pay contributions for the additional pension of the retailer's spouse at the rate of 2.5% on income not exceeding one third of the social security ceiling and 3.95% on the income between one third and the total of the ceiling.

Invalidity-death insurance: for retailers €122 for the year, of which €117 is for invalidity insurance and €5 for death insurance. For craftsmen: 2% of professional income within the limit of the social security ceiling.

Family allowance: 5.4% of the total professional income for retailers and craftsmen.

Craftsmen and retailers are also subject to the CSG and the CRDS on their professional income in the same conditions as employed persons.

#### **Benefits in kind: Sickness and Maternity**

Craftsmen and retailers are covered by a single system of maternity-health insurance. Benefits in kind for health insurance are in line with those of the general system for the salaried.

#### **Cash benefits: Sickness and Maternity**

For sick leave, daily allowances may be paid to craftsmen as well as retailers after three days of absence in case of hospitalisation or seven days of absence in case of sickness or accident. To be able to receive daily allowances the insured must be signed up for health insurance for self-employed professions at the time of establishing incapacity to work, and must be up-to-date in the payment of his contributions. The benefits are

paid during a period of 90 consecutive days of the year in case of non-consecutive sick leave. The amount of the benefit is equal to 1/720 of the average annual professional income of the last three years taking account of the calculation of contributions. Maximum: 1/720 of the social security ceiling = €40.53. Minimum: 1/720 of 40% of the social security ceiling = €16.21.

Within the framework of maternity insurance, women managers of firms have the right to a flat-rate contribution allowance for maternity leave, for the amount of €2,432 for birth or €1,216 for adoption, which may be deposited with no condition of ceasing activity, and to daily flat-rate benefits on condition that she stops all professional activity for at least 30 consecutive days. These can be extended up to 60 days taken by periods of 15 consecutive days. The amount of the daily flat-rate benefits comes to 1/60 of the monthly ceiling of the calculation of contributions. A flat-rate benefit can also be paid to the father during 11 consecutive days (or 18 days in case of multiple births).

#### **Long-term care**

No specific insurance.

#### **Invalidity**

*Invalidity Pension for craftsmen:* The potential recipient must be at least 60 years old, have contributed to the system for at least one year, be up to date in the payment of your contributions, be on sick leave for 90 days. The amount of invalidity pension for incapacity to work is equal to 50% of average annual income within the limit of the ceiling during the first three years and 30% the same amount for the following years. In case of total and permanent invalidity, the amount of the pension represents 50% of the annual income of the activity within the limit of the ceiling.

*Invalidity Pension for retailers and manufacturers:* to be able to claim invalidity pension the insured must be suffering from total and permanent invalidity preventing him from practising any paid activity of any nature. The amount of the invalidity pension for retailers is equal to €6,358 per year.

If the holder of the invalidity pension needs the assistance of a third party to carry out ordinary everyday activities, a third-party surcharge for the amount of

€11,160.71 may be paid with the invalidity pension of craftsmen as with that of retailers and manufacturers.

#### **Old-Age**

The rules applied in the autonomous systems of craftsmen and retailers are identical to those of the general system of the salaried (liquidation age, period of insurance, determination of average income, etc.). The method for calculating the pension is identical to that of the general system for periods after 1973. The system for craftsmen and the one for retailers and manufacturers are different from each other in that the system for craftsmen stipulates a supplementary compulsory pension paid out in points; and the system for retailers and manufacturers includes a pension surcharge for a live-in spouse.

#### **Survivors**

The conditions for receiving a survivorship pension in the system of craftsmen and in that of retailers and manufacturers are identical to that of the general system of the salaried. The surviving spouse, at least 55 years old and who was married for at least two years to the insured may claim a survivor's pension. The survivorship pension of the basic system corresponds to 54% of the insured person's rights. Rules governing total income treated as one also exist in the two basic systems.

#### **Employment injuries and occupational diseases**

No compulsory system exists for employment injuries and occupational diseases. However, those interested have the possibility to contribute voluntarily to the general system of the salaried in order to have the same provisions applied to the employed.

#### **Family benefits**

Craftsmen, like retailers and manufacturers receive family allowances from the general system paid by the general system's funds.

#### **Unemployment**

No unemployment insurance system exists for craftsmen and retailers.

## **IRELAND**

#### **Basic principles**

In Ireland, the protection of the self-employed in the areas of benefits-in-kind for sickness and maternity, as well as benefits-in-cash for maternity, old age, survivors and family benefits is achieved within the general system.

#### **Agriculture, Crafts and Commerce**

##### **Financing**

There are no specific contributions for benefits-in-kind for sickness and maternity. However, the self employed along with employees are liable to pay 2% of income where annual income is in excess of €18,512 per annum. For the risks of old age, maternity and survivors, the self-employed pay contributions in the amount of 3% of income. There is no annual income ceiling. A minimum payment of €254 is payable. Family benefits are tax financed.

##### **Benefits in kind: Sickness and Maternity**

The benefits are granted according to the regulations of the general system.

##### **Cash benefits: Sickness and Maternity**

There is no protection system for the cash benefits for sickness. The benefits-in-cash for maternity are granted according to the regulations of the general system.

##### **Long-term care**

The benefits are granted according to the regulations of the general system. The self-employed are not covered for Carer's Benefit.

##### **Invalidity**

There is no protection system for the self-employed.

##### **Old-Age**

The self-employed have access to Old Age (Contributory) Pension which is granted according to the regulations of the general system. It is payable from the age of 66 and is based on the number of contributions paid or credited over a working lifetime. The self-employed are not covered for Retirement Pension which is payable from the age of 65.

### **Survivors**

The benefits are granted according to the regulations of the general system.

### **Employment injuries and occupational diseases**

There is no protection system for the self-employed.

### **Family benefits**

The benefits are granted according to the regulations of the general system.

### **Unemployment**

There is no protection system for the self-employed.

## **ICELAND**

### **Basic principles**

In Iceland the system of social protection is founded fundamentally upon the principle of national insurance. The general system therefore does not make any distinction between employees and self-employed. Self-employed farmers as well as self-employed craftsmen and tradesmen are thus covered by the social protection of the general system. They are also covered by the supplementary pension scheme.

### ***Agriculture, Crafts and Commerce***

### **Financing**

The provisions of the general system and the supplementary pension scheme apply for the financing.

### **Benefits in kind: Sickness and Maternity**

The granting of benefits-in-kind for sickness and maternity is solely based on residency in Iceland. There is a requirement of six months residence in Iceland. For the self-employed persons the same provisions apply as for employees.

### **Cash benefits: Sickness and Maternity**

Cash benefits for sickness and maternity are based on periods of residency and employment in Iceland. Self-employed persons receive the same benefits as do employees, with no distinction made between the two groups.

### **Long-term care**

There is no special scheme for long-term care but there are universal security schemes for all residents if there is existing continuous need for long-term care or need for nursing or other care in the home. There is no distinction made between self-employed persons and employees.

### **Invalidity**

The risk of invalidity can be covered by two systems, i.e. through the national pension scheme and through the supplementary pension scheme based on employment. In the national pension scheme persons who have resided in Iceland for three years prior to application and are aged 16 to 67 are covered. This applies to both employed and self-employed persons. In the supplementary pension scheme the pension fund member must have contributed to a pension fund for at least two years. The same applies to employed and self-employed persons.

### **Old-Age**

Old-age is covered by two systems, i.e. the national pension scheme based on residency and the supplementary pension scheme based on employment. In the national pension scheme persons who have resided in Iceland for at least three years are covered. Full pension is paid if residency has been in Iceland for 40 years in the age 16 to 67. This applies to both employed and self-employed persons. In the supplementary pension scheme there is no minimum period but a full pension can be drawn after 40 years of contributions. The same applies to employed and self-employed persons.

### **Survivors**

In principle the same applies to survivors insurance as to old-age insurance. The survivors of self-employed persons are covered by the national scheme and the supplementary pension scheme as survivors of employed persons.

### **Employment injuries and occupational diseases**

There is a national insurance system for employment injuries and occupational diseases which provides minimum protection for all actively employed. The self-employed are covered unless they voluntarily exempt themselves.

### **Family benefits**

Family benefits are available in the general system to all families, thus to the self-employed just as to employees.

### **Unemployment**

Social protection does exist for the self-employed just as for employees. Both groups are compulsorily insured.

## **ITALY**

### **Basic principles**

The self-employed receive health and maternity care, as well as benefits for employment injuries and occupational diseases, according to the regulations of the general system. This system is also in force, but with special regulations, in relation to cash benefits for maternity.

For the disability, old-age, survivors and family benefits branch, a special system exists comparable to the general system. Concerning the conditions of granting benefits and the granting itself, no distinction is made between the self-employed. They must be insured against disability, old-age and survivors' risk. This insurance, which includes the three risks, was reformed in 1995 (see national report, 1996), in such a way that two systems currently coexist. The changes made are presented under the term "new system".

### ***Agriculture, Crafts and Commerce***

### **Financing**

*Farmers* pay a percentage structured around four values which varies according to the type of land cultivated, the age, the number of workdays and the income of conventional activity.

- Standard plots of land: >21 years 19.80%; <21 years 17.30%
- Mountain or difficult plots of land: >21 years 16.80%; <21 years 12.30%
- 156 workdays €6,335 (income from taxable activity)

- 208 workdays € 8,446 (income from taxable activity)
  - 260 workdays € 10,558 (income from taxable activity)
  - 312 workdays € 12,670 (income from taxable activity).
- Moreover, they pay set contributions for employment injuries and occupational diseases: € 640 annual flat-rate for standard plots of land and € 443 for mountain or difficult plots of land) and a supplementary tax of € 0.52 per workday, to adapt the pension fund.

The distinction must be made between:

1) farm workers who do not own the land (tenant farmers and share farmers ("*Coloni e Mezzadri*" CM); 2) direct farm workers (owner farmers, Direct Farmers, CD) who practise their activity exclusively or predominantly, and 3) entrepreneurs (persons with farming as the main occupation) who practice their activity for at least two-thirds (standard plots of land) or 50% (mountain or difficult plots of land) of their working time. The latter pay only contributions for the pension.

Tenant farmers and farmers pay 50% of the contributions, the remaining 50% is paid by the lessor.

*Craftsmen* pay 16.60% on company income up to € 36,093 or 17.6% on company income between € 36,093 and € 60,155 (if aged less than 21: 13.60% and 14.60%). Moreover, they pay set contributions for maternity: € 7.49. *Retailers* pay 16.99% on company income up to € 36,093 or 17.99% on company income between € 36,093 and € 60,155 (if aged less than 21: 13.99% and 14.99%). Moreover, they pay set contributions for maternity: € 7.49.

Craftsmen as well as retailers also pay contributions on a minimum taxable income of € 12,312 and both, if registered before 1/1/1996, pay on a maximum taxable income of € 60,155. If registered after 1/1/1996, they pay on a maximum of € 68,172 (1996), € 70,831 (1997), € 72,035 (1998), € 73,332 (1999), € 74,506 (2000), € 76,443 (2001), and € 78,507 (2002).

Self-employed farmers, craftsmen and retailers already retired may, on request, pay the contributions reduced by 50%, but only as regards contributions for retirement. Family benefits are financed at 100% by taxes.

#### **Benefits in kind: Sickness and Maternity**

Benefits are granted according to the regulations of the general system.

#### **Cash benefits: Sickness and Maternity**

Generally speaking, no protection system exists for sickness benefits. In case of maternity, two months before the expected date of birth and until up to three months after delivery, insured persons receive maternity benefits of 80% of the minimum daily pay of farm workers hired on, an open-ended basis. The benefits are financed at 100% by contributions.

Law no. 53 of 8/3/2000 stipulates the possibility of receiving compensation/allowances one month before delivery (always 5 months compulsory) and furthermore, three optional months in the child's first year.

#### **Long-term care**

Benefits are granted according to the regulations of the general system.

#### **Invalidity**

Disability benefits are subject to the income limits. The minimum period of membership is 5 years with at least three of them in the last 5 years. The amount of disability allowance and disability pension corresponds to the benefits indicated in the general system.

#### **Old-age**

The amount of retirement pension, after a membership of 20 years, amounts to 2% of the number of years of contributions (max. 40) multiplied by the reference salary. For persons who on 31 December 1992 had 15 or more years of seniority, the reference salary is the average of the activity income with a ceiling of the last 10 years. For persons who on 31 December 1992 had seniority of less than 15 years, the reference salary corresponds to the average of the activity incomes with a ceiling over a variable period between the last 10 years and the whole period of work. Reference salaries are conventional incomes structured around 4 values and adjusted according to the consumer price index increased by 1% for each year of service.

According to the new system, the minimum period of membership for old-age pension is 5 years. For disability pension as well as for old-age pension, a contribution of 20% of annual income is entered on the accounts for each year of contributions. The annual amount of contributions is reassessed at the end of the year according to the GDP five-year variation.

#### **Survivors**

The income and training ceilings are subject to the same conditions as for invalidity. The widower or widow receives 60% of the disability/retirement pension of the insured/retired if they do not remarry (in case of remarriage, a flat-rate benefit of two years of pension is granted). For the percentages, see below:

Spouse	60%
Spouse +1 orphan	80%
Spouse +2 or more orphans	100%
1 orphan	70%
2 orphans	80%
3 or more orphans	100%
1 parent	15%
2 parents	30%
1 brother or sister	15%
2 brothers or sisters	30%

Orphans receive the pension until the age of 18, 21 if they do studies, 26 if they study at university and all their lives if they are disabled.

Parents and brothers and sisters receive the pension of the insured/retired only if the latter has no other survivors.

#### **Employment injuries and occupational diseases**

Benefits are granted according to the regulations of the general system.

#### **Family benefits**

Benefits per month amount to € 10 for each member of the household dependent on the insured.

The standard period for children is up to the age of 18 years, 21 years if they do studies, 26 years if they study at university and unlimited if they are disabled. In addition, surcharges, which vary according to family income and the number of family members, are paid to retired persons.

#### **Unemployment**

Generally speaking, no protection system exists for unemployment.

## LIECHTENSTEIN

### Basic principles

In Liechtenstein, no independent special system for the self-employed has been set up. According to the insurance branch, self-employed persons may either be insured on a voluntary basis or are subject to compulsory insurance on account of their place of residence or economic activity in Liechtenstein.

### Agriculture, Crafts and Commerce

#### Financing

The provisions of the general systems apply (obviously except for employer's contributions).

#### Benefits in kind: Sickness and Maternity

The self-employed are subject to compulsory insurance concerning benefits in kind. As far as benefits and deductibles are concerned, it is also the regulations of the general system that apply.

#### Cash benefits: Sickness and Maternity

No compulsory insurance. Persons who are over 15 years of age and are not compulsorily insured may take out voluntary insurance offering cash benefits. In case of sickness implying complete unfitness for work, the insured sick benefit is to be paid out to them during at least the same period of time as has been fixed for employees. In any case, self-employed women residing in Liechtenstein receive a one-time maternity supplement (amount subject to income and number of children).

#### Long-term care

In Liechtenstein, no independent protection system covering long-term care has been set up. Benefits payable in case of long-term care are drawn from various social security schemes. A self-employed person is entitled to the same benefits under the same conditions as an employee (except for benefits derived from the accident insurance: such a claim is only justified if he or she is insured on a voluntary basis).

#### Invalidity

The self-employed are subject to compulsory invalidity insurance (1<sup>st</sup> pillar). They pay contributions in harmony with the aggregate of the employer's and employee's

contributions and those made to the administrative expense. As a matter of principle, self-employed persons are granted the same benefits as all other insured persons. Obviously, there are benefits which have been specifically tailored to the needs of employees or self-employed persons (e.g. financial assistance for invalid self-employed persons in order to help them maintain their undertakings).

There is no compulsory insurance in the 2<sup>nd</sup> pillar (company staff welfare). The self-employed have the possibility of taking out provident insurance with the same insurance carrier as their employees (in case they have employees). In such a case, they have to pay the full contribution rate. By analogy, they are subject to the same regulations that apply to employees.

#### Old-age

The self-employed are covered by the compulsory old-age and survivors insurance (1<sup>st</sup> pillar). They pay contributions in harmony with the aggregate of the employer's and employee's contributions and those made to the administrative expense. However, they benefit from a decreasing contribution scale and pay lower contributions if their annual income falls below CHF 26,000 (€ 17,896). The self-employed are granted the same benefits as all other insured persons.

No compulsory insurance has been provided for in the 2<sup>nd</sup> pillar (company staff welfare).

The self-employed have the possibility of taking out provident insurance with the same insurance carrier as their employees (in case they have employees). In such a case, they have to pay the full contribution rate. By analogy, they are subject to the same regulations that apply to employees.

#### Survivors

The self-employed are covered by the compulsory old-age and survivors insurance (1<sup>st</sup> pillar). They pay contributions in harmony with the aggregate of the employer's and employee's contributions and those made to the administrative expense. However, they benefit from a decreasing contribution scale and pay lower contributions if their annual income falls below CHF 26,000 (€ 17,896). The self-employed are granted the same benefits as all other insured persons.

No compulsory insurance has been provided for in the 2<sup>nd</sup> pillar (company staff welfare).

The self-employed have the possibility of taking out provident insurance with the same insurance carrier as their employees (in case they have employees). In such a case, they have to pay the full contribution rate. By analogy, they are subject to the same regulations that apply to employees.

#### Employment injuries and occupational diseases

No compulsory insurance has been provided for. Self-employed persons may take out voluntary insurance. The regulations of the compulsory insurance apply correspondingly.

#### Family benefits

Self-employed persons are compulsory members of the Family Benefits Agency. They have to pay contributions (incl. contributions to the administrative expense) to such amount as an employer would have to bear (in the system of the Family Benefits Agency, employees' contributions are non-existent). Self-employed persons receive the same amount of benefits as all other persons.

#### Unemployment

The unemployment insurance is compulsory for employees. Subscription is not compulsory for the self-employed nor do they have any other possibility of voluntary insurance.

## LUXEMBOURG

### Basic principles

In Luxembourg, social protection of the self-employed is primarily regulated under the general system, although special organisations are responsible for farmers on the one hand and craftsmen, retailers and manufacturers on the other hand. Organisations authorised for the sickness and maternity branch are the Agricultural Sickness Fund and the Sickness Fund for the Self-employed. Protection for invalidity, old-age and survivors concerns the Agricultural Pension Fund and the Pension Fund for craftsmen, retailers and manufacturers.



## NETHERLANDS

Social protection covers all risks; this includes unemployment for the self-employed who had to cease their occupation and who are looking for a salaried job. A specific system for employment injuries and occupational diseases applies for farmers.

As regards health care in case of sickness and maternity, as well as cash benefits for sickness, maternity, invalidity, old-age and survivors, the self-employed are, like the employed, required to be insured in the general system.

### **Agriculture, Crafts and Commerce**

#### **Financing**

The general contributions rate is also in force as in the general system. For farmers, the premium method is set inclusively based on vegetable and animal productions of the farm during the year preceding the year of contributions. For the other categories of the self-employed, the premium method is set inclusively based on the professional income under fiscal law. The income of the previous taxation year and communicated by the contributions administration is taken into account.

Contributions to be paid by farmers are set according to the surface of the farmland and the nature of the crops. Smaller farms are subject to a system of flat-rate contributions.

#### **Benefits in kind: Sickness and Maternity**

All the regulations shown in Tables III and V (conditions and amount of benefits) are thus applicable to all workers.

#### **Cash benefits: Sickness and Maternity**

To be given the right to financial sickness benefits, a qualifying period exists from the month of the appearance of the sickness and the next three months. Instead of calculating by referring to the expected salary during the sickness, the benefits are calculated by referring to previously declared income subject to contributions. For cash benefits for maternity, the regulation of the general system applies to the self-employed.

#### **Long-term care**

There is no special feature compared to the general system.

#### **Invalidity**

The regulation of the general system is also applied to the self-employed for benefits. Exercising a self-employed activity is incompatible with granting an invalidity pension.

#### **Old-Age**

The regulation of the general system is also applied to the self-employed for old-age protection. The periods of self-employed professional activity taking place before the systems were in use, are taken into account for up to 15 years as assimilated periods.

#### **Survivors**

The regulation of the general system is also applied to the self-employed for the survivors' protection system.

#### **Employment injuries and occupational diseases**

All measures of the general system are applicable, except for the farmers for whom specific rules exist:

- no right to financial benefits during the first thirteen weeks following the injury
- methods of calculating the different pensions, applying a surcharge for serious injuries.

#### **Family benefits**

As regards family benefits, the general system applies for the self-employed.

#### **Unemployment**

The self-employed who had to cease their occupation owing to economic or financial difficulties or to a third party, may obtain unemployment benefits when they sign up as job-seekers at a job placement agency, on condition that they justify at least five years of compulsory pension insurance and that they reside on the territory of Luxembourg at the time that they cease professional activity. The measures on unemployment do not apply to persons admitted to benefit the measures of economic recovery in agriculture, commerce or crafts.

### **Basic principles**

The general protection system applies as a rule to all residents of the Netherlands; therefore special regulations for self-employed exist only in a few points.

### **Agriculture, Crafts and Commerce**

#### **Financing**

With the exception of the general child allowance act, that provides for child allowance to be financed from taxation, the national insurance schemes are financed by contributions, which -together with income tax- are deducted as set amounts. The Self-employed Persons Disablement Benefits Act is also financed from contributions.

#### **Benefits-in-kind: Sickness and Maternity**

With regard to the benefits-in-kind for sickness, the Exceptional Medical Expenses Act (AWBZ), applies to all residents, and thus also to the self-employed. Persons who are insured under the Self-employed Persons Disablement Benefits Act (WAZ) and who's taxable income does not exceed a certain maximum (in 2003: € 20,250) are insured under the Health Insurance Act (ZFW). The self-employed have a right to the same benefits as all residents in the case of maternity.

#### **Cash benefits: Sickness and Maternity**

With regard to cash benefits for sickness: no protection system exists for self-employed persons. Females insured under the Self-employed Persons Disablement Benefits Act (WAZ) are entitled to maternity benefits over a period of 16 weeks at least (100% of the minimum wage -at least if that was earned- or less).

#### **Long-term care**

Long-term care is covered by the Exceptional Medical Expenses Act (AWBZ). The AWBZ applies to all residents, and thus also to the self-employed.

#### **Invalidity**

Since 1<sup>st</sup> January 1998 there is an invalidity insurance scheme for self-employed persons (Self-employed Persons Disablement Benefits Act -WAZ). It requires a disability of at least 25%. The benefits are graduated and

lie -according to the degree of disability- between 21% and 70% of the basic amount of €57.43 a day.

#### **Old-Age**

The self-employed have a right to the same benefits as all residents

#### **Survivors**

The self-employed have a right to the same benefits as all residents

#### **Employment injuries and occupational diseases**

Against the risk of employment injuries and occupational diseases there is no special protection system. These risks are covered by sickness insurance, insurance against incapacity for work (invalidity) and survivor's insurance.

#### **Family benefits**

The self-employed have a right to the same benefits as all residents

#### **Unemployment**

Self-employed persons are not insured against unemployment; here the corresponding law applies only to employees.

## NORWAY

#### **Basic principles**

In Norway, all categories of self-employed are compulsory members of the general scheme of universal coverage.

#### **Agriculture, Crafts and Commerce**

These categories are covered as other self-employed persons. Some special and more favourable provisions apply to fishermen, entitling them to benefits very similar to those of employed persons. They also enjoy a lower rate of member's contributions compared to other self-employed persons. This lower rate of contributions also applies to farmers, and is the same as that paid by employees.

#### **Financing**

Benefits to self-employed are generally financed as an integral part of the general scheme, which is financed in part by social security contributions, in part by tax revenue. The rate of the member's contributions levied on income from work of the self-employed, is generally 10.7%, whereas farmers and fishermen pay only 7.8% which corresponds to the rate applying to employees.

The lower rate of contributions and the extended benefit rights of fishermen are financed through a special contribution (*produktavgift*) levied on the first hand turnover value of the catch. The lower rate for farmers forms part of the general basis for the annual settlements (*jordbruksoppgjøret*) between the State and the agricultural sector.

#### **Benefits in kind: Sickness and Maternity**

The general scheme applies to all residents, self-employed included.

#### **Cash benefits: Sickness and Maternity**

Covered by the general scheme, but no right to cash sickness benefits for the first 16 days (for employees, the first 16 days are covered by the employer), and the compensation rate is 65% in contrast with a 100% for employees. In both respects a voluntary top coverage to fill the gap, is available.

For fishermen this top coverage forms part of their extended rights, see under *Financing*. Parental cash benefits are the same as for employees.

#### **Long-term care**

The general scheme applies to all residents, self-employed included.

#### **Invalidity**

The general scheme of universal coverage applies, including basic pension and earnings-related supplementary pension.

#### **Old-Age**

The general scheme of universal coverage applies, including basic pension and earnings-related supplementary pension.

#### **Survivors**

The general scheme of universal coverage applies, including basic pension and earnings-related supplementary pension.

#### **Employment injuries and occupational diseases**

A voluntary coverage in the general scheme is available for self-employed persons, farmers included.

Fishermen are compulsorily covered as part of their extended rights, see under *Financing*.

#### **Family benefits**

The general scheme of universal coverage applies also to self-employed persons of all categories.

#### **Unemployment**

Generally, there is no compulsory coverage for the self-employed. Nor is a voluntary coverage available.

However, unemployment benefits based on previous work as an employee, can be drawn up to nine months into a start-up period as a self-employed, and there is an entitlement to unemployment benefits between 64 and 67 years of age provided the activity as a self-employed has ceased.

Fishermen are compulsorily covered as part of their extended rights, see under *Financing*.

## AUSTRIA

#### **Basic principles**

In Austria, *farmers* on the one hand and *craftsmen* and *retailers* on the other each benefit from a special scheme.

#### **Agriculture**

The special scheme for farmers borne by the Social Insurance Fund for Farmers is responsible for farm proprietors, assisting family members and recipients of an agricultural pension. The scheme comprises benefits in kind in case of sickness, benefits in case of maternity as well as the areas of invalidity, old age and survivors. The special scheme requires compulsory membership, and if the obligation to insure ceases, it is possible to carry on insurance coverage on a voluntary basis.

## Financing

76.2% of benefits in kind payable in case of sickness are funded from contributions and 23.8% are derived from other sources. 30% of maternity benefits are financed from contributions and 70% out of the families' compensation fund. The rate of contribution in respect of these benefits is 6.4% of the insurable value of landed property which as a matter of principle is calculated on the surface value and does not exceed the upper limit of assessment of monthly €3,920; assisting family members are subject to special regulations.

24.4% of the protection scheme of the branches invalidity, old age and survivors is financed from contributions, 75.4% from government funds and 0.2% from other sources. The rate of contribution is 14.5% of the insurable value of landed property which as a matter of principle is calculated on the site value and does not exceed the upper limit of assessment of monthly €3,920, assisting family members are subject to special regulations.

73.3% of the employment injury and occupational disease scheme is financed from contributions, 24.4% from government funds, and 2.3% are derived from other sources. The rate of contribution is 1.9% of the insurable value of landed property which as a matter of principle is calculated on the surface value and does not exceed the upper limit of assessment of monthly €3,920.

### Benefits in kind: Sickness and Maternity

Benefits payable in case of sickness include the entire range of benefits (out-patient treatment, dental treatment, in-patient treatment, medicines, prostheses, psychotherapy and rehabilitation measures). Basically, all benefits imply a deductible of 20% to be borne by the patient, in case of hospital care this portion is reduced to 10%. As a matter of principle, the same regulations determined for sickness apply to benefits in kind in case of maternity. In contrast to this, benefits in case of maternity do not imply any deductibles. As a supplementary benefit in kind, a farm help may be used.

### Cash benefits: Sickness and Maternity

Concerning the scheme cash benefits in case of sickness, no protection scheme for farmers has been provided for. Cash benefits in case of maternity are granted

as a replacement for the use of a farm help: in this instance, a maternity allowance in the amount of €22.82 per day is paid for an 8-week period before and for an 8-week period (12 weeks in case of a problematic birth) following the birth.

### Long-term care

Benefits are granted according to the regulations of the general scheme (Long-term care benefit of the Federal Government and the *Länder*).

### Invalidity

Benefits are granted according to the regulations of the general scheme. With regard to invalidity, the only difference is that instead of the occurrence of invalidity, a case of permanent disability must have been diagnosed (i.e. loss of capacity to pursue a regular remunerative activity).

### Old-age

Benefits are granted according to the regulations of the general scheme.

### Survivors

Instead of receiving a pension, the surviving spouse may elect to continue to run the business of the deceased spouse. In such a case, the widow's/ widower's pension is dropped, but the deceased person's accumulated insurance periods will be added to the pension claims of the surviving spouse.

### Employment injuries and occupational diseases

Special regulations contained in the general scheme apply to farm proprietors and assisting family members. Membership of the Social Insurance Fund for Farmers is compulsory. Globally, benefits paid out correspond to those of the general scheme. The calculation of pensions rests on a flat-rate basis of assessment ("E"): €9,655.72 (not less than 50% in cases with "t", as well as in respect of widows'/widowers' pensions) or €4,827.49 (in all other cases).

### Family benefits

Farmers are eligible for family benefits within the framework of the general scheme.

### Unemployment

No scheme available.

## Crafts and commerce

The special scheme set up for *self-employed craftsmen* and *retailers* is borne by the Social Insurance Institute for the Self-employed and is responsible for members of the Chamber of Trade and Industry (in principle, all owners of business establishments) and such persons as derive revenue in respect of professional services or any other self-employment income on the basis of a commercial activity, have any influence on companies founded according to the commercial law, and for beneficiaries of a traders' pension. In regard to the schemes benefits in kind in case of sickness and maternity, invalidity, old age and survivors, membership is compulsory. If the obligation to insure ceases, it is possible to carry on insurance coverage on a voluntary basis.

## Financing

Health care is financed at 84% by contributions and at 16% by other sources. The contribution rate amounts to 8.9% of revenues liable to income tax up to the upper limit of assessment of €920 per month.

Cash benefits in case of sickness: the amount is 4.4% of revenues liable to income tax up to the upper limit of assessment of €3,920 per month.

46.2% of the protection offered by the schemes invalidity, old age and survivors is financed from contributions, 52.6% from government funds, and the remaining 1.2% are derived from other sources. Contributions are 15% of revenues liable to income tax up to the upper limit of assessment of €3,920 per month. A yearly amount of €79.31 has to be paid in respect of employment injury and occupational disease insurance; a voluntarily increased insurance is possible.

### Benefits in kind: Sickness and Maternity

Benefits are granted according to the regulations of the general scheme. As is the case of farmers, an underlying deductible of 20% is applicable. Insured persons whose annual contributory basis is in excess of €47,040 receive in principle cash benefits instead of benefits in kind (refund of costs in case of claims made against the contractual partners of the Social Insurance Institute). Benefits are granted also in case of maternity according to the regulations of the general scheme. In contrast to health insurance, the deductible is dropped in case of maternity. On principle, the insurance carrier concedes a farm help.

### **Cash benefits: Sickness and Maternity**

Benefits may be claimed in case of sickness after a waiting period of 6 months. Sickness benefits are paid subsequent to the expiration of a waiting period of 3 days during a period of up to 26 weeks. The daily amount of the sickness benefit is 80% of the monthly contributory basis divided by 30. In case of maternity, the waiting period does not apply. In replacement of a farm help, a maternity allowance in the amount of €22.82 per day is paid for an 8-week period before and for an 8-week period (12 weeks in case of a problematic birth) following the birth.

### **Long-term care**

Benefits are granted according to the regulations of the general scheme (Long-term care benefit of the Federal Government and the *Länder*).

### **Invalidity**

Businessmen are subject to compulsory insurance in respect of social protection in case of invalidity and old-age and survivors' security also within the framework of the special scheme of the Social Insurance Fund for the Self-employed.

Benefits correspond to those of the general scheme with the unique difference that instead of the occurrence of invalidity, a case of permanent disability must have been diagnosed (i.e. loss of capacity to pursue a regular remunerative activity).

### **Old-age**

As regards old-age protection, the same regulations apply as in the general scheme.

### **Survivors**

When providing protection for survivors, it is a particularity that the surviving spouses may also elect to maintain the undertaking of the deceased spouse. In such a case, the widow's /widower's pension is not paid out, and the deceased person's accumulated insurance periods will be added to the pension claims of the surviving spouse.

### **Employment injuries and occupational diseases**

Businessmen and craftsmen are insured within the framework of the general scheme. Benefits paid correspond in general to those of the general scheme.

### **Family benefits**

Businessmen are entitled to family benefits of the general scheme.

### **Unemployment**

No scheme available. Since August 1, 1998 employees taking up self-employment may join the unemployment insurance on a voluntary basis.

## **PORTUGAL**

### **Basic principles**

In Portugal, all self-employed persons are required to be covered by the subsystem of welfare (general system of social security for self-employed persons).

However, membership of persons whose gross annual income for self-employed work is equal to or less than six times the highest minimum salary is not compulsory. In addition, lawyers and solicitors are covered by a specific insurance fund.

The system stipulates two benefit schemes for these persons: one compulsory, which stipulates the granting of benefits in case of maternity, invalidity, old age and death, and another voluntary membership which also grants benefits for sickness and occupational diseases and family benefits.

As regards employment injuries, self-employed persons are required to be insured with private insurance companies.

Health care is paid for by the National Health Service, universal base for all residents, subject to a reciprocity principle as regards citizens of third States.

### **Agriculture, Crafts and Commerce**

#### **Financing**

Financing of the general system for the self-employed is to be paid by the workers themselves. The rate of contributions amounts to 25.4% or 32%, depending on whether it concerns, respectively, the compulsory or voluntary protection scheme.

The amount of the contributions is the result of applying these rates to a flat-rate remuneration selected by the worker between 11 levels indexed to the highest national minimum salary. If the gross annual income of the self-employed work is less than 12 times the highest guaranteed minimum remuneration, the tax base of the contributions is decreased, the limit being 50% of this remuneration.

In case of accumulation of employed activity covered by a compulsory social protection system with the exercise of non-salaried activity, the law stipulates, as long as certain conditions are monitored, the exemption of payment of contributions based on this activity.

The exemption of contributions is also stipulated for those drawing an invalidity and old-age pension who practice a self-employed activity. This right is also guaranteed to persons holding an occupational disease pension and suffering from incapacity to work of 70% or more.

In case of first membership in the system, payment of contributions is due only from the 12<sup>th</sup> month of self-employed activity. This measure aims at developing self-employed work.

### **Benefits in kind: Sickness and Maternity**

Benefits are granted by the National Health Service, under the responsibility of the Ministry of Health.

### **Cash benefits: Sickness and Maternity**

Benefits are granted according to the regulations of the general system for the employed. However, some exceptions exist:

*Sickness* – the period of absence for to granting sickness benefits is 30 days (employed persons - 3 days); the maximum period to pay this allowance is 365 days (employed persons - 1095 days). In case of hospitalisation and in case of tuberculosis the compensation is paid during the entire period of incapacity. This right concerns both categories of workers.

*Maternity* – the system only stipulates the granting of the following benefits, which are granted to employed persons: paternity allowance corresponding to 5 days off; parental holiday allowance (15 days) granted to the father; allowance for assistance to sick children younger than 10 years of age or handicapped regardless of age; allowance for assistance to children suffering from

chronic diseases or severely handicapped; allowance for grandparents' special days off.

#### **Long-term care**

Benefits are granted according to the regulations of the general system for the employed.

#### **Invalidity**

Benefits are granted according to the regulations of the general system for the employed.

#### **Old-Age**

Benefits are granted according to the regulations of the general system for the employed.

#### **Survivors**

Benefits are granted according to the regulations of the general system for the employed.

#### **Employment injuries and occupational diseases**

For employment injuries, rules are applied established for the employed except for adaptations ensuing from the nature of the self-employed activity, notably as regards annual pay taken into account for calculating bonuses and cash benefits. This corresponds to at least 14 times the highest minimum pay, or another value, selected by the worker.

As regards occupational diseases, benefits are granted according to the regulations of the general system for the employed.

#### **Family benefits**

Benefits are granted according to the regulations of the general system for the employed.

#### **Unemployment**

No unemployment protection system exists for the self-employed.

## **SWITZERLAND**

#### **Basic principles**

In Switzerland, there is no special scheme for the self-employed. Depending on the branch of insurance, the self-employed may either be subject to compulsory insurance (due to their gainful employment or residence in Switzerland) or be insured on a voluntary basis.

#### **Agriculture, Crafts and Commerce**

##### **Financing**

Concerning family allowances, there is a federal scheme for agricultural workers and "small-scale farmers" (self-employed farmers). The scheme for small-scale farmers is financed by the public authorities (Confederation: 2/3 and cantons: 1/3). The other active persons are covered by the 26 cantonal schemes. Some of these provide benefits for the self-employed, partially financed by the self-employed themselves.

The ordinary rules are applicable for the other branches of social security, except for employers' contributions, of course.

##### **Sickness and Maternity: Benefits in kind**

Insurance is compulsory for all persons residing in Switzerland.

##### **Sickness and Maternity: Cash benefits**

Insurance is optional: any person domiciled or gainfully employed in Switzerland, aged between 15 and 65, may take out insurance. The maternity insurance in the canton of Geneva is compulsory for all persons working in the canton (employees and self-employed).

#### **Long-term care**

No special scheme. Benefits are provided by several branches of social security.

#### **Invalidity, old-age and survivors**

##### *1<sup>st</sup> pillar (basic scheme):*

Insurance is compulsory for all persons domiciled or gainfully employed in Switzerland.

##### *2<sup>nd</sup> pillar (statutory minimum):*

Insurance is compulsory only for employees and only above a certain salary threshold. The self-employed may take out insurance on a voluntary basis. The provi-

sions for compulsory insurance apply by analogy to optional insurance.

#### **Employment injuries and occupational diseases**

Insurance is compulsory only for employees. The self-employed domiciled in Switzerland may take out insurance on a voluntary basis. The provisions for compulsory insurance apply by analogy to optional insurance.

#### **Family benefits**

##### *Federal scheme ("small-scale farmers"):*

Self-employed farmers are entitled to children's allowances if their net income does not exceed CHF 30,000 (€20,650) a year, plus CHF 5,000 (€3,442) for each dependent child. If their income exceeds this limit by CHF 3,500 (€2,409), and CHF 7,000 (€4,818) respectively, the allowances are reduced to 2/3 or 1/3 respectively. The amounts of the benefits are governed by the same rules as those applied to agricultural workers.

##### *Cantonal schemes:*

Ten cantons pay family allowances to the self-employed not involved in agriculture. In principle, the amounts of the benefits are governed by the same rules as those applied to agricultural workers. In principle, payment of these allowances is subject to means testing.

In nine cantons, self-employed farmers receive family allowances supplementary to those provided under the federal scheme.

#### **Unemployment**

The self-employed have no possibility of insurance.

## **FINLAND**

#### **Basic principles**

In Finland the self-employed are covered by the same social security schemes based on residence as employed persons and any other person residing permanently in Finland. They are entitled to health care, benefits for sickness and maternity, family benefits, basic unemployment benefits and national pension (old age, invalidity and survivors' pensions) under the same condi-

tions as all residents. In addition, all gainfully employed persons whether employees or self-employed are covered by an earnings-related pension scheme. Special rules apply to employment accident insurance and earnings-related unemployment benefits.

### **Agriculture, Crafts and Commerce**

#### **Financing**

Most benefits are financed according to the rules of the general system. Following are the exceptions from the general system. The additional sickness cash benefit for farmers covering the waiting period in the general scheme is financed by the government. The earnings-related pensions for self-employed are financed mostly by their contributions and the rest is covered by the government (8% in 2002). The earnings-related pensions for farmers are mostly financed by the government (76% in 2002) and the rest is financed through the insured persons' contributions. The benefits for employment injuries for farmers are financed 33.8% by the insured persons and by the government each, whereby the remaining part is financed through transfer payments by other insurance systems.

#### **Benefits in kind: Sickness and Maternity**

The granting of benefits-in-kind for sickness and for maternity is solely based on residence in Finland; self-employed persons thus receive the same benefits as employees, with no distinction made between the two groups.

#### **Cash benefits: Sickness and Maternity**

Cash benefits for sickness and maternity are also based solely on residence in Finland. Benefits are calculated from taxable earnings or, on application, on the pensionable income insured under the Employment Pension Scheme (YEL or MYEL)

For self-employed farmers an additional statutory scheme exists (covering the waiting period in the general system).

#### **Long-term care**

All self-employed persons are entitled to the same long-term care as all residents.

#### **Invalidity, old-age and survivors**

These risks are covered by two systems: through the national pension scheme, which is valid for the self-em-

ployed in the same way as for all other population groups, and through the earnings-related pension scheme where special pension provisions apply to self-employed persons and farmers (Self-employed Persons' Pensions Act, YEL; Farmers' Pensions Act, MYEL). A self-employed person is obliged to take out a pension insurance when the activity concerned has lasted for at least four months and the estimated earned income is at least €5,381.31 annually. The earnings-related pension insurance for self-employed persons in agriculture, i.e. farmers, fishermen and reindeer herders, is compulsory when the farm contains more than 5 ha of arable land and the income is at least €2,690.66 annually.

#### **Employment injuries and occupational diseases**

The self-employed persons may take out a voluntary insurance against accidents at work and occupational diseases as laid down in the Employment Accident Insurance Act. The insurance coverage corresponds to the insurance coverage for employed persons. For self-employed farmers the insurance is compulsory.

#### **Family benefits**

Family benefits, as a part of the general system of social protection, are available to all families, thus to the self-employed just as to employees and all other groups in the population.

#### **Unemployment**

The self-employed are insured by the basic unemployment insurance. Since 1995 the self-employed have had the possibility to join voluntarily the earnings-related unemployment insurance scheme and qualify for the earnings-related unemployment allowance as members of special unemployment funds, with rules particularly adapted to the situation of the self-employed (e.g. in defining unemployment).

## **SWEDEN**

### **Basic principles**

In Sweden the social protection system is fundamentally founded on the principal of national insurance. The group of people protected is thus not defined according to a certain social status, and no distinction is made between employees and the self-employed. Self-employed farmers as well as self-employed craftsmen and tradesmen thus enjoy the social protection of the general system.

### **Agriculture, Crafts and Commerce**

#### **Financing**

The regulations of the general system apply for the financing.

#### **Benefits in kind: Sickness and Maternity**

The granting of the benefits is based either on residence or on work in Sweden; self-employed persons thus receive the same benefits as employees, with no distinction made between the two groups.

#### **Cash benefits: Sickness and Maternity**

With regard to cash benefits for sickness and maternity, compulsory insurance is required for employees as well as for the self-employed. For each group, however, slightly different regulations apply for sickness: while a waiting period of one day is required for workers, benefits thus being granted starting with the second day of sickness, self-employed persons can choose between two insurance categories, which stipulate a waiting period of either 3 or 30 days. Self-employed persons receive the same benefits for maternity as employees, with no distinction made between the two groups.

#### **Invalidity**

Benefits for invalidity require, besides certain age limits, residence or work in Sweden. For the self-employed the same regulations apply as for employees.

#### **Old-Age**

For protection in old age there are two systems: an income-related pension and a guaranteed pension. The guaranteed pension is tied solely to residence in Swe-

den, and thus does not differentiate between employees and the self-employed. Self-employed persons consequently have the same protection. The income-related pension, on the other hand, is a separate additional insurance scheme based on gainful employment – this as well is available to employees as well as to the self-employed.

#### **Survivors**

Similar to the regulations for old age insurance, the protection of survivors does not differentiate according to social status. In the guaranteed pension system, self-employed persons are insured based upon their residence in Sweden, consequently they enjoy protection through the income-related pension scheme just as employees do.

#### **Employment injuries and occupational diseases**

The system of protection for employment injuries and occupational diseases compulsorily includes all persons who are gainfully employed: it therefore applies to the self-employed as well as to employees.

#### **Family benefits**

The regulations of the general system apply here. Family benefits, as a part of the general system of social protection, apply to all families, thus for self-employed as well as for employees and all other groups in the population.

#### **Unemployment**

Social protection exists for the self-employed: Self-employed persons have the option of joining the unemployment insurance fund responsible for their occupational branch and consequently acquire entitlement to insurance benefits. In addition, if they fulfil the necessary requirements, they may have claim to unemployment assistance benefits.

## UNITED KINGDOM

#### **Basic principles**

In the United Kingdom the general protection system basically includes the self-employed. For individual regulations, special requirements apply for the self-employed; but there are no further distinctions made within the group of self-employed persons itself.

#### **Agriculture, Crafts and Commerce**

##### **Financing**

National Insurance contributions are graduated for the self-employed (in contrast with those for employees) according to three income classes: Self-employed persons with annual profits less than GBP 4,025 (€6,173) can apply to be exempted from paying compulsory contributions. Those with annual profits GBP 4,025 (€6,173) pay a flat-rate contribution of GBP 2.00 (€3.07) per week. In addition, those self-employed people with annual profits between GBP 4,615 (€7,078) and GBP 30,420 (€46,656) also pay an earnings related contribution of 7%. Family benefits are financed according to the regulations of the general system; they are paid for by taxation.

##### **Benefits in kind: Sickness and Maternity**

Under the *National Health Service*, all residents (including self-employed persons) are entitled to receive health care on the basis of clinical need and which is essentially free at the point of service (entitlement is not linked to the payment of National Insurance contributions). Such services include general medical services (including care provided by general practitioners), acute hospital care and services provided by a district nurse or community psychiatric nurse. Charges can be made for some services, for example, prescriptions for medicines and surgical appliances, but many people receive these services free of charge, either because they have a low income, or because they belong to a category of people, such as pensioners, who are exempt from charges.

##### **Cash benefits: Sickness and Maternity**

Incapacity Benefit is payable to self-employed persons who paid sufficient contributions in one of the last three tax years and have paid or been credited with sufficient

contributions in both relevant tax years preceding the one of the claim for benefit. There are two rates of benefit: GBP 53.50 (€82) per week is paid for the first 28 weeks and GBP 70.95 (€109) per week thereafter. As in the general cash benefit system, family supplements are granted to the self-employed if necessary. The self-employed, however, have no claim to Statutory Sick Pay (GBP 63.25 (€97) from the beginning of sickness) because this is paid by employers.

Self-employed women who are pregnant are entitled to a Maternity Allowance of GBP 75.00 (€115) per week for 18 weeks if they have been self-employed for at least 26 weeks out of the 66 week period ending with the week in which the baby is due and must have average earnings of at least GBP 30 (€46) a week in this period.

##### **Long-term care**

There is no general scheme of long-term care benefit in the UK, but self-employed people can get any available help on the same basis as everyone else.

##### **Invalidity**

The regulations of the general protection system apply.

##### **Old-Age**

Self-employed persons can qualify for the contributory (state) Basic Retirement Pension on the same basis as employed persons, but they generally have no entitlement to a state earnings-related pension.

##### **Survivors**

The spouse of a self-employed person who has died may be entitled to a flat-rate benefit on the same basis as the surviving spouse of a person who was employed, but there is no entitlement to a state earnings-related pension.

##### **Employment injuries and occupational diseases**

No protection system exists for self-employed persons.

##### **Family benefits**

The general system applies without special arrangements.

##### **Unemployment**

No protection system exists for self-employed persons. If they become unemployed, they can claim income-based Jobseeker's Allowance (which is means-tested).

European Commission

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